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**Stewardship
Among
Baptists**



A. L. VAIL



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STEWARDSHIP AMONG BAPTISTS

BY
ALBERT L. VAIL

Author

"The Morning Hour of American Baptist Missions"
"Baptists Mobilized for Missions," etc.

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INTRODUCTORY

THREE KEYWORDS

Three words are used frequently in this book, partly under protest in the mind of the author and possibly under protest from the reader. To satisfy both a few explanations may be profitable. This is the more appropriate because these are keywords to the whole presentation, and writer and reader may understand each other better with the aid of this explanatory introduction.

STEWARDSHIP

Walker, Wm. M.
The present time is liable to place excessive emphasis on this word in its property applications in consequence of the current emphasis on the use of property and the involved prominence of the word in that connection. In fact, the use now almost exclusive is not that which is primary in the Bible or the Christian life. This will appear more or less in the following pages, but attention needs to be kept on it all the way. But more pertinent perhaps to the present consideration is the fact that the term

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in all applications of it is defective for expressing the relation between Christ and his people. While this is true generally, it is especially true here because a kind of emphasis is laid, and a kind of application made, on this point in this work which are not laid and made in the thinking of many people. A steward, or agent, ordinarily is a separate personality, with separate interests from those of his principal. He handles the property of his employer for pay, and the pay he receives is his own, independent of his employer. He may be a good steward, with no love for his employer and no care for his interests beyond that stipulated in his contract as steward for a temporary and partial service; aside from which he has no relations, and in which he has no vital relations, with him for whom he works. But any one sees easily that a steward in this sense is far removed from the steward in the Christian sense. The latter is redeemed in such a way that he is under the most exacting obligations to yield himself entirely to the will of his Lord. And this abandonment in service is not by law, but by love; finds its impulse not in a lash, but a fellowship most intimate, vital, imperishable, and sacred. Therefore the word stewardship carries in it a possible peril and poison for the

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Christian life, and needs to be used in spiritual relations, particularly in connection with material things, with a clear and constant appreciation of its inadequacy. It is used now because for the present time it seems to be the best term available.

GIVING

One may give to another only what belongs to himself. The redeemed person does not own anything in his relations with his Redeemer, the price paid in the redemption being so transcendent that it carries with it everything pertaining to the redeemed. It is therefore improper to say that we give to the Lord. We have nothing to give; all that we handle belongs to another, who is the Lord himself. Shall we then say that we pay a debt when we contribute to the cause of God? Certainly not, because we do not owe any debt in that direction capable of being discharged with material things even if we owned them. Besides, God comes to us in such a spirit and with such a proposal that debt is abolished at the outset. To bring it in after the Lord has put it out, is on our part a colossal blunder and a glaring impertinence. Our attempt to pay offends the grace that paid it all. Our thought to pay infringes, if it does not

abrogate, the fellowship. When we say that we owe the Redeemer a debt that we must first pay, after which we are at liberty, possibly under obligation, to give him something, we use two terms that cannot stand in the presence of his cross. But these words, give and pay, are very prominent in discussions of "stewardship." A third word, avoiding the errors of these two and expressing only truth in relation to the subject in hand, is not in sight. We therefore take that word which is least abhorrent to the one who has laid hold on the grace of God in Christ, with the meaning we have tried to explain, whenever we consider stewardship in its relations to the owner.

BAPTIST

The following pages have much to say about Baptists, as the title of the book indicates. Does not this title voice sectarianism, or at least does it not assume something distinctive in stewardship among Baptists which does not exist? No. But one cannot read with clear apprehension all the things that follow unless he recognizes those distinctive elements which do differentiate the Baptists from other "evangelical" bodies. This remark may fall on some unwilling ears among Baptists. The virus of compromise may have so far infected the denomina-

tional consciousness that it may seem unnecessary, if not uncharitable or unfraternal, to intimate that the Baptist mind has any different point of view or course of procedure from those of others in a consideration of stewardship. But our separate existence finds its justification only in differences that touch bottom in certain important elements of the Christian life, of which stewardship is one. The fuller meaning of this may appear to him who reads on.

THE PLAN AND A REASON

This book is constructed on substantially the same plan as the author's "Baptists Mobilized for Missions." It begins with a historic review to be used as a setting for the discussion of its theme in application to the present time. The reason for this is that a people cannot deal in the best way with their present or their future independent of their past. They can change their processes or their principles without regard to their past, but they cannot do either wisely on that plan. Whenever they raise a question of change or advance, they will, if they are wise, first inquire what their predecessors did and why they did it. Therefore our consideration of stewardship among Baptists is introduced by an attempt to get in brief an understanding of the course

of the same, in its principles and practices in earlier times, when those foundations, on which necessarily we must build, were laid by people of piety and wisdom equal to our own. This preliminary part requires but little space because the records are meager and the outlines, which alone are necessary to our purpose, are quickly determined.

The notes, to which reference is made by small superior numerals, will be found at the close of the book.

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HISTORICAL

A BIRD'S-EYE VIEW

TURNING our attention toward the earlier Baptists in America we are impressed by their exceeding simplicity. All life in the New World then was simple, and the Baptists were behind none in this element. This resulted from their poverty and their principles. With but small exception they were humble both in social standing and financial resources. Their solicitations to the wider outlooks were very few and their ability to look out was equally limited, even when they were disposed to enlarge their prospect. For a hundred years from the first glimmering of their little lights in the wilderness, literally in the wilderness for the most part and substantially so everywhere, they stood in marked isolation and embarrassment of outlook. And their principles acted harmoniously. They were a spiritual democracy, averse, in their conceptions of the Christian and church life, to every element and aspect of the spectacular. They preferred, as well as inherited, the humblest attitudes and the simplest methods. Their first churches were family circles, and their first missions were neighborhood affairs.

For the former their indoctrination and discipline centered in the spiritual life and the brotherly love; in the latter they were embarrassed by an aversion to any organization with a hint of oppression, as well as by the lack of the natural conditions necessary to large operations.

First among their formulations of their faith came the "Philadelphia Confession." What did it say about the use of property for the kingdom of heaven? Nothing, except "in relieving each other in outward things, according to their several abilities and necessities," as in families and churches, and "to all the household of faith, even all those who in every place call upon the name of the Lord Jesus." But they did not make that Confession. They borrowed it. As the Congregationalists had done before them, they adopted the Westminster Confession, with such modifications on a few points as were necessary to their consciences; and what we call stewardship, beyond benefactions to the saints in need, was not one of those points. In this, as in almost all else, they went the whole length of the Westminster, being content to stop there; and it stopped short of any specific declaration on the duty to devote possessions to wider service, though its conception of the Christian life was that of obedience to the Scriptures, which opened the way to the working out of the teaching of the New Testament on this point. Slow as the Baptists, as well as all other Christian people, then were, in com-

parison with us, they were abreast of the best of their time.

And they were more than that, so far as expressed in the Philadelphia Confession. Their first reason for adopting the Westminster was that they thus might express their fellowship with other Christians in the fundamentals of the faith. But when they had returned from this excursion into comity they had something more to say among themselves. This they put into their Church Discipline. In it they defined a church as a company of people come together, "willing in the fear of God to take the laws of Christ upon them, and do by one mutual consent give themselves up to the Lord, and to one another in the Lord, solemnly submitting to the government of Christ in his church." Treating of the "Duties of Church-members," they said in the Discipline, that "all church-members are under the strictest obligations to do and observe whatever Christ enjoineth on them, as mutual duties toward one another." This last clause reveals their limitation.

They were not looking outward from the church, but inward on it. Mutual helpfulness among themselves takes care of itself under this declaration. Large place is given in the same connection to the duty of members to pastors in several particulars, of which the sixth and last is: "contributing toward their maintenance, that they may attend wholly on teaching, and give themselves to the

ministry of the word and to prayer." This is enforced by three considerations, the last one being that "the gospel enjoins and requires the same." Here they cite passages of Scripture, and insist that the support of the ministry is "a duty required of God himself, and that not in a way of alms, as to the poor, which is another standing ordinance of Christ, but is to be performed in love to Christ, and obedience to his laws, in order to support and carry the interest of the gospel." Further on they partly answer the question of how that other standing law of Christ, provision for the needy, is to be executed, in this statement: "The liberality of the people (if they be able) should surmount the necessity of the minister, so as that he may exercise those acts of love and hospitality, as is required of such, that therein he may be exemplary in good works, etc. Moreover, it is a duty on all those that attend on their ministry, to assist herein." That is to say, it is the duty of every member to contribute to the support of the minister sufficiently to relieve him of financial anxiety, and also to supply him a surplus beyond his own needs which he may use in charity and hospitality as the representative of the church. That was their duplex system according to the style of the time and to the limit of their outlook for church expenditure.

This exhibition of the primal position of the Baptists touching the duty to use property for the furtherance of the kingdom of Christ is so fully set

out because it is basal, and because it is liable to be forgotten or ignored. The understanding seems to be quite widely extended that they had no clear or adequate conception of this obligation, but their conception was as clear and as adequate for the whole field of church life, as then open to them by their conditions and interpretations, as it is now among their successors. History reveals some things incompatible with the fixed foundation laid by them, as well as other things seemingly incompatible but not so, or so only in a modified way. Their slowness and clumsiness in working out their principle into more elaborate applications was true of all their life. They were restrained by a conservatism that was largely linked to fundamental convictions; they paused often and looked around carefully in these things because that was their way in all things; they were particular, and sometimes possibly perverted, in their expansions of organization and endeavor, by a sensitiveness for freedom and a suspicion of centralization, which was justified by their experiences, the forces confronting them and certain perils and possible disasters fairly within the range of their two eyes, common sense, and doctrinal soundness. But they never repudiated the original principle of stewardship in material things, for the adequate support of the ministry as the agent of the church in the pulpit and beyond, for the promulgation of sound doctrine, and the distribution of sweet charity.

But we must recognize that the Baptists, throughout the eighteenth century and well into the nineteenth, to say nothing of later times, fell short in the application of their standing principle of stewardship in money. With eminent exceptions, increasing through the years, they were comparatively deficient not only in the maintenance of the ministry of the word, but in the housing of the churches and otherwise. So do they seem to have stood in contrast with their brethren of later times in this particular that we may be excusable for being ashamed of them. They were a virile host, spreading over the land, with all the opportunities that others had for the accumulation of property, and as they increased in numbers they increased in resources. Still the conviction cannot be escaped that in this particular they were perhaps the most backward among the Christian bodies. But they were not stingy or stupid. They were at the front in all frontier hospitalities and enterprises, warm-hearted and open-handed in their homes toward their preachers, and earnestly devoted to their churches socially and doctrinally. We may criticize and condemn them, but cautiously. From our advanced altitude, which may not be so far advanced as the optimistic think, we cannot safely hand out offhand fulminations or indulge in hasty quips of sarcasm. It may be safer for us to listen to the statements of those who stood nearer to them, and who, while disapproving their recognized deficiency, could dis-

cuss them more intelligently and sympathetically than we are able to do.

Dr. David Benedict in the earlier part of the nineteenth century seems to have been more widely and intimately acquainted with the Baptists of the whole country than any other person. In 1860 he published his "Fifty Years Among the Baptists," in which he doubtless gave a very just description of them as they were up to and through the period of missionary inspiration and enlargement that came to them when he was young. Having spoken of the self-supporting character of the ministers, chiefly as farmers, and their success in often becoming wealthy, for the times, while planting churches in the wilderness, he says: "It is a well-known fact that a half-century since most of our ministers, everywhere, were under the necessity of laboring and planning for their own support, and that the Baptists generally were more parsimonious in their doings in this line than almost any other party in the country. . . The great mass of our ministers then had no settled income for their services, and where moderate sums were pledged, in too many cases they were slowly paid, if paid at all."

The first comprehensive discussion of denominational finances in the Philadelphia Association, and probably anywhere, was in 1814. This was a few months after the founding of the General Convention for Foreign Missions, amid the stirring of missionary interest throughout the country. This

discussion occupied the circular letter, written by William White, pastor of the Second Church, Philadelphia. It evidently expressed the careful judgment not only of the author, but also of other able leaders, if not of all the people. It says, "No preachers perhaps in the Union are so poorly provided for as our own," and our houses are burdened with debts. Some extenuation is in the fact that we cannot use some financial methods open to others, in consequence of our sentiments on liberty and spirituality. "The charge of penuriousness against the Baptists is partly true and partly false." Some give beyond their means; others, individuals and churches, shirk. "The remedy is that our brethren be frequently admonished of their duty in this particular, and methods the most equal and least oppressive be adopted."

Accepting as highly trustworthy these testimonies of Benedict and White, we yet may be justified in seeking both verification and modification of them. To do this extensively would be burdensome and perhaps superfluous. But briefly we may run our eye along a single line of records that are considerably illuminating and equally representative. The Philadelphia Association, throughout the first century of its existence, was the formative center of the denomination. For forty-four years it stood alone as a general organization, including approximately all the churches; and when other associations arose, they sprang quite intimately from it and were much

molded in principles and practices by it. Necessarily, then, if we get a reasonably full and fair view of financial stewardship in it, from 1707 to 1814, we get a like view of the whole Baptist fellowship. To its records we now turn.

THE GENERAL PRINCIPLE

Opening up the records concerning the general duty to regard property as a trust fund for service we find only a little. But the meagerness of the material may mislead us as to the prevalence of the principle. Several things may be recalled. One is that the Discipline, which taught as we have already observed, was in general use. Another is that the broad line of indoctrination by the Association, in the circular letters from 1774 to 1798, followed the topics of the Confession, in which no mention is made of this subject. Another is that the Association was slow to express its views except as called out by queries from the churches, and queries of this character did not multiply. Another is that the churches did not have much money available for any kind of consideration. These facts combine to notify us not to expect extended discussion of this principle, even if the people had been more responsive than they were to the calls in their Discipline and in their own convictions. They were conscious of more need of advice on various other problems, and the Association, having nothing but advice, directed that to the inquiries of the people.

The "Pastoral Address," or circular letter, of 1762 was the first to lead out in this way. These letters, brief as they are, reiterate almost to tediousness, the duties of daily life in the home and the community, private and family prayer, religious instruction of children, integrity and kindness generally, and faithfulness to the church in attendance and fellowship. To these they often add appeals to the churches to encourage and support their ministers in going out to the needy with the gospel. Possibly this was understood more or less to include financial aid in that kind of work, but for a long time it was not so recorded. But this year, although the letter is not long, it reaches out against covetousness, as follows: "Strengthen the hands of your ministers, and be liberal of your ministerial gifts to vacant places. Banish everything low, and sordid conduct, the native product of groveling minds, as being unworthy of the noble character of a Christian. Let a public spirit of benevolence and liberality be diffused among you. Be more ambitious of advancing the interests of the church of Christ than of adding field to field, and becoming rich at the expense of religion."

In 1790 the letter discussed "Good Works." It reached the use of property by way of the duties of the ministers, from a statement of which it proceeded to say: "But in return you must consider it as your incumbent duty to strengthen their hands for this good work, by affording them a competent

supply of the necessities and conveniences of life. For if they have sown unto you spiritual things, is it a great thing if they should reap your carnal things? And can it be said that you have diligently followed every good work if you suffer your ministers to live in indigence, and their minds be perplexed for the want of those enjoyments of which God has granted you a rich supply? Provide houses decent and convenient for the public worship of God. Is it fit for the servants of the Most High to dwell in their ceiled houses, and to let the house where his Honor dwells, and where his adorable Majesty is addressed, to lie waste? Pay proper attention to the poor, but especially endeavor to relieve the wants of your needy brethren and sisters. It is more blessed to give than to receive; for they who give to the poor lend to the Lord."

In 1801 came the impressive letter opening the century with the first world-wide view of the Association expressed in its records. On the theme of most comprehensive missions, these sentences marshal: "We hope better things of you than to suppose that you are negligent in prayer for the coming of Christ's kingdom; yet we cannot but conclude, from solid grounds, that together with importunity at the throne of grace, pecuniary exertions for the diffusion of the gospel are particularly necessary. . . Let each one act conscientiously, according to the magnitude of the object and the ability God has given. . . We are in danger of becoming worldly-

mind, and by eagerly pursuing the accumulation of wealth, giving the lie to our profession of love to Christ, his people, and his laws."

During the three years preceding the appearance of Luther Rice in this country for the promotion of the Eastern mission, several actions of the Association throw significant sidelights on the broadening of the pressure of the stewardship conception in practical applications. In 1810 the Second Church in Philadelphia called the Association's attention to the great lack of ministers and houses of worship, submitting to its "serious investigation" two queries: (1) "Is there nothing in the practice of other societies [denominations], or of our brethren abroad [English in India] worthy of our imitation?" (2) "If not, is there no other expedient which, consistent with the gospel, can be devised to afford the necessary aid?" In 1811 it was proposed, in view of the need of ministers, that the churches "use the most liberal endeavors to obtain" pastors. This seems to mean better pay. Touching the support of the ministry and the erection of houses of worship, it was believed that "small regular and annual subscriptions from all the members, in all the churches, and from such members of the congregation as may incline to assist, will meet existing exigencies." The great letter of 1814, analyzing this subject into ten divisions and all abreast of the better sentiment of to-day, when writing "on feeling the doing of this a duty," said: "Let us labor to

impress this thought on our minds, that we are under solemn obligations to impart a suitable portion of our goods to religious and charitable uses. Let us try to feel that we are performing an act of *worship* to God in so doing, that we may in no wise leave undone, and that if so left God will require it of us."

MISSIONS

The first attempt of the Association to secure funds from the churches was in 1750. This is the record: "The Association, taking into consideration the advantages and benefits that will arise to the interests of religion and the cause we profess, from a public fund or stock in bank, well regulated, has concluded to acquaint the several congregations we belong to with the proposal, that if it seem meet to them to further so good a purpose, by sending in yearly such sums as the Lord shall bless them with, and incline their hearts to contribute, that a beginning be made against next year." For the date at which it appeared this was an extraordinary proposal. The Association then had no use for money so far as its records show any activity needing financial support. It lacked five years of its first simple missionary movement and six years of its inauguration of educational endeavor. It had not even begun to print its brief records. It was so far barely, or but little more than, a committee or council to express the fellowship of the independent churches and give them such advice as they asked. Hitherto everything

beyond that had been left to the churches acting individually.

But in its small company there were some great men, who had already begun to move out personally along lines of expansion—Abel Morgan, Benjamin Miller, Peter Van Horn, John Thomas, Benjamin Griffith, Jenkin Jones, and others, men of vision, whose souls were stirred with the sense of coming events and sober enthusiasm for achievement in them. Their proposal no doubt had been under consideration among them previously, and now they thought the time ripe to send it on to the churches. The natural way for them to have started financial cooperation may seem to have been by proposing some small enterprise and testing the people through a call for aid in it. But their proposal was to begin an accumulation for undefined need in an indefinite future. And they got nothing, so far as the records show. People who have never made up a common purse and who have exceedingly little with which to make it, are not apt to be eager to contribute without any definite proposal in sight. The leaders may not have shown very marked common sense in this move, but they did show clear prescience of a future that would require resources in reserve.

In 1755 the Association passed beyond asking the churches to send their pastors into destitute regions, and appointed two preachers to visit North Carolina as missionaries. These men had been southward on

their own account previously, doing what the Association had long been urging the churches to support the pastors in doing. The appointment is followed by this clause, "the several churches to contribute to bear their expense." The result is not reported. Probably a report was not expected, but the funds were to go directly to the missionaries. The first attempt to found a fund may have developed opposition on the ground of propriety. Whatever looked like setting up a central authority was a red flag to Baptists then. The leaders perhaps were not so much afraid of it, since they were to manage the fund, but some of the people may have been shy, and not much protest was necessary to call a halt.

The silence ensuing after the effort of 1750 continued unbroken until 1766. In the meantime several things had occurred: Morgan Edwards had come; tables of church statistics in membership had begun to appear; the Minutes of the Association had reached the printer; thirty churches had been enrolled, with over two thousand, two hundred members; enlargement and advancement were stirring thought in many ways; contributions for charity and education had been secured; and all things were ready for the renewal of the proposal of fifteen years before. It was agreed that the churches take quarterly collections for a fund to be invested by trustees, "the interest whereof only to be laid out every year in support of ministers traveling

on the errand of the churches, or otherwise, as the necessities of said churches shall require." Thirteen churches responded with two hundred and ten dollars, and it was resolved "to continue a collection every quarter for the said fund." How far this proposal, sometimes repeated, was effectuated in detail is not known. But for the nine years next succeeding, contributions by the churches for the associational fund were reported, the annual amounts running from twenty to ninety-five dollars.

The tenth year was 1776, in which the prominent item of the records is that touching "the awful impending calamities of these times," and the recommendation of quarterly days of humiliation, prayer, and fasting, with nothing about the fund. The presence of the British in Philadelphia prevented the meeting of the Association in 1777. From this time on this fund does not appear, unless in 1778 and 1779, under the title of "Continental Fund." In these years settlement was made with the retiring treasurer, who turned over two funds, one of which was a "balance," not otherwise designated, which was slightly more than the Association fund so far as reported, and for the existence of which no other explanation seems to be suggested than that it was the same.¹

An action of 1778, midway of the war, reveals the missionary spirit in financial garb. It is this: "A motion being made for raising a fund, the interest of which to be appropriated to the par-

ticular and express purpose of preaching the gospel in destitute places, among the back settlements, at the direction of the Association; agreed to recommend the same to the churches, and that the interest of whatever may be raised for that purpose shall be strictly appropriated to that purpose only." This action seems to show dissatisfaction with the use that had been partly made of the income from the Association fund. From the beginning it had been used for missionary purposes mainly, if not entirely. But the men who had been sent out by its aid, especially the more conspicuous, the "continental" evangelists, had not given themselves exclusively, possibly not chiefly, to the destitute places and back settlements. This new movement was, if not a protest against the preceding use of the Association fund, at least a provision for something more helpful for the most destitute. The results of this effort are not known. The conditions were exceptionally unfavorable.

Throughout the remainder of the war and afterward till 1792, no record of any financial action in relation to missions was made. In this last year the recommendation was that the churches immediately raise a sum sufficient to meet the expenses of three preachers who proposed a campaign in the interior of Pennsylvania; result not stated. Two years later the foreign mission enterprise of the Baptists of England was recognized and provision made for receiving and forwarding money for that cause.

With little exception, this interest was kept before the people in succeeding years, but the home work dropped out of sight or, rather remained out of sight, as it had been almost totally for fifteen years, so far as gifts of money are concerned, though aid in simple ways by supplies continued. In 1800, however, the plan for a fund to assist preachers who should help weak churches and evangelize the destitute was revived, and the next year four churches responded with forty-six dollars. The record seems to show that this contribution was to be used at once, not invested. In 1802 it was recommended that each church appoint a day for having a missionary sermon preached and taking a collection for that cause. In 1803 a committee was appointed to inquire into the expenses of ministers who had "visited churches for two years past," and the plan of a missionary society was commended. This was organized in 1804, and took over the home mission operations from the Association, which, however, published the society's reports and advocated its claims, resulting in the accumulation of \$1,388 by 1814, so far as reported in the Association. In 1810 the annual sermon of the society was incorporated in the program of the Association, presumably with a collection; and in 1811 "The Association recommends that the collections raised at the several churches in the city, on Wednesday evening of Association Week, be appropriated to the Missionary Society."

EDUCATION

In 1722 the Association instituted inquiry, through the churches, for "any young persons hopeful for the ministry, and inclinable to learning." The purpose, however, seems not to have been to contribute aid to such persons, but to commend them for assistance to Mr. Hollis, the generous Baptist of England, whose benefactions to education in America linked his name with several lines of educational activity here. Evidence is not found that the Philadelphia, or other American, Baptists gave anything in that connection.

In 1756, with seeming abruptness, but doubtless as the product of careful consideration through preceding years, an action appears in the record. It reveals the purpose "to raise a sum of money toward the encouragement of a Latin grammar school for the promotion of learning among us." It was to be "under the care of Isaac Eaton," a pastor who founded the school and became its principal. It was also under "the inspection" of four eminent ministers in the Association. This guaranteed it to the churches as worthy and safe for investment. Among the pupils who soon sought its privileges were some who became valuable leaders. The next year and the year following the churches were called "to contribute their mites toward its support." In 1761 a letter to Baptists in England reported this academy as promising, and further prefaced a call for Eastern

aid by the statement that it had "no more than twenty-four pounds a year toward its support." This sum, about one hundred and twenty dollars, probably represented the contributions in the preceding five years toward its endowment. Here the academy drops out of sight until 1797, when the trustees of this fund asked that they might be discharged and the fund turned over to the trustees of the Association, who, having the management of other funds for the same purpose, could handle the whole as one to better advantage than the two bodies of trustees could separately. This adjustment was made, but no information appears of the amount transferred. Whence came this other fund? Some of it may have come from living contributors, though we have no evidence of this, the Minutes showing nothing of the transactions of the trustees of the Association.

But they run quite clear and full concerning another fund arising from a legacy left in 1767, or earlier, to the Association for ministerial education by Mrs. Hubbs, of Hopewell, N. J.; for this year income from it was disposed of by the Association. The property was partly, and perhaps wholly, real estate. Whenever Mrs. Hubbs may have passed away, her benefaction had been made to yield, in 1767, at least seventy dollars, for this amount was appropriated to Charles Thompson, a student in Rhode Island College. For about ten years following, with an occasional omission, this income,

being at first seventy, and later ninety dollars, was appropriated to various students for the ministry, either in Hopewell Academy or Rhode Island College. This brings us into the midst of the war, when depression and disorder became conspicuous in nearly all things. And in 1779 "the money of Mrs. Hubbs' donation," \$1,145, was placed in the "Continental Fund."

In 1764 Rhode Island College, then contemplated, appeared in the records, and the opinion was expressed that "the churches should be liberal in contributing toward carrying the same into execution." Two years later this sentiment was repeated, and the next succeeding year the churches were "to forward the subscriptions for Rhode Island College," implying that such was known to be in hand or in sight. In 1769 it was resolved that moneys raised in the Middle Provinces should be invested in these Provinces, the interest to be taken out only on order of the college "to pay the president's salary." In 1774 a plan originally adopted by the Charleston Association was commended, the funds to be sent to Rhode Island; two contributions, each of less than five dollars, were reported, and the statement was made that "the church at New York raised above what was proposed by the plan adopted," but the amount was not recorded. In 1782 a call went forth for participation in the general movement to get the college into operation after the war, during which its operations had been suspended.

The legacy of Mrs. Hubbs did not remain alone. During that century three others came before the Association. The first of these appeared in 1782, having originated three years earlier. At that date John Honeywell, of Knowlton, N. J., left "the whole of his estate for the education of poor children in that neighborhood." His original design probably was to place this gift in the Association fund, but it finally took the other course, three prominent Baptist ministers being made trustees in addition to two local executors. Both the will and the history of the plant are somewhat mixed, but the school has continued till the present under the direction of the Association. At its Centennial, 1898, the fund amounted to more than six thousand, five hundred dollars, in addition to school buildings.

The other two legacies have not come to so good a showing. One of them was a devise in 1787 by Reese Jones, of Delaware, "to the ministers of this Association for the education of young men," presumably for the ministry. In that year the Association appointed representatives for the "recovery" of that estate, pledging itself to bear the expense. The next year this pledge was repeated, but no progress reported in "attempting to recover the estate," beyond which no reference to it appears. The other attempt, seemingly unsuccessful, to secure demised property, is brought to light in 1792, in these words: "Whereas there is or ought to be a considerable sum of money in the hands of heirs,

executors, or administrators of the late Isaac Jones, Esq., belonging to the funds of the grammar school under the direction of this Association, the amount of which is at present uncertain," a committee was appointed to use all necessary means to secure the same. After this silence reigns. The fair inference is that all of these two legacies was lost, as part of the Honeywell was.

It is thus made clear that prior to 1795 four legacies were left to the Philadelphia Association for education, in three kinds—general, ministerial, and poor children. It is also evident that the Association and its churches were actively interested, to an extent now undefinable, in behalf of all these kinds of education within its own borders, as well as for the Rhode Island College, in connection with general movements in that interest.

Going back a few years we find the inception of another movement in the Association toward ministerial education. In 1789, conference on "the necessity and importance of raising a fund for the education of pious and promising young men for the ministry" led to the starting of subscriptions in the churches for that purpose, the persons present agreeing to promote the effort and bring the results to the next annual meeting for the disposal of the body. At the same time they became responsible for one hundred and twenty-five dollars in aid of Silas Walton, who was to be taught by Dr. Samuel Jones; the student giving bonds to return the money

within seven years "if he should not become a minister of our order within that time, and continue therein." This Walton program was continued the following year, with the encouragement of one hundred and eighty dollars from ten churches. The next year showed a falling off in contributions to fifty dollars and the taking on of another beneficiary, for whom the surplus of the preceding year was appropriated. Here information of this kind ceases till 1800, when another youth is recognized, and a call sent out to meet his needs, resulting in sixty dollars from five churches. The next year sixty-five dollars came from six churches, and the Association proposed that an annual sermon be preached in the churches in connection with effort to secure funds for ministerial education. For the four years next following, 1803-1806, contributions to this cause are reported, ranging from fifty-three to eighty-four dollars annually. Then follows a blank for several years except 1809, when seven dollars is in sight.

THE ASSOCIATION LIBRARY

For more than fifty years the Association owned a library to which it contributed a small amount for care and repairs. No record remains of any other investment in it. This library was for the use of ministers destitute of books or but poorly supplied with them. It was probably the first circulating library among Baptists in America. Appropriated

to the use of ministers only, it may be listed under ministerial education. It originated in a gift of books by Mr. Hollis, of England. The first reference to it in the Minutes of the Association was in 1761, when two brethren were appointed librarians to receive and circulate "the books that were sometime since sent to us by Mr. Thomas Hollis." In a communication of the same date to "The Board of Ministers in London," the Association, after appealing for aid for the academy, wrote, "We have also of late endeavored to form a library at Philadelphia," for which it was intimated that assistance would be welcome. This suggests that possibly the Americans had contributed something to the Hollis foundation.

For the next nineteen years nothing on this subject appears, when a librarian was named to collect and distribute the books. He, William Van Horn, made a written report, which was filed, and a committee was instructed to examine the books with reference to repairs, and report. This report appeared a year later, 1784, stating that the bindings had been repaired and that eighteen dollars remained of the money previously provided for this purpose. This surplus was appropriated partly to Van Horn "for his superintendence of said business" and partly to postage. Excepting the claim of the First Church in Philadelphia that some books belonging to it had been absorbed by the Association's library, nothing is heard on this subject until

1807, when a proposal was approved to distribute the books among the churches as soon as they could be collected in order to relieve the Association of the care of them.

The last entry on this subject was in 1812: "As the books of the Philadelphia Association were originally given by our English brethren with a view of affording help to our churches in this country when themselves and the country were in a state of infancy, now that the Lord has greatly increased us, and books and information are generally within our reach, we submit to the churches of this Association, and to those recently formed out of us into an Association in New Jersey, whether it would not answer fully the pious designs of the donors, and be on our part a service as grateful to ourselves as profitable to our brethren in the new settlements in the back countries where books are exceedingly scarce, were we to distribute the library among them for their edification." No record of response to this nor anything else about the library has been preserved. The presumption is that it went West when about fifty-five years of age and renewed its youth on the frontier of that date.

CHARITY

Contributions of money for the benefit of the needy in ways beyond those reached by the funds for missions and education also began early. Helpfulness in these fields can never be fully tabulated.

But especially in earlier times it followed the private ways, along family, church, and neighborhood connections. In many instances it was supplemental to the more effective gifts of the helpful hand and the sympathetic heart. In personal contacts the great volume of finest ministries of this class has always been rendered. With the complexities of more modern civilization this becomes less so, to the great injury of heart culture. But in those simpler times, when no charity organizations and machines existed, on which the individuals could lay these burdens or through which they could shirk them, these charities were compelled to go by hand and from house to house. Recall that the Church Discipline laid it down as the duty of every member not only to be neighborly toward the destitute, but to furnish to the minister beyond his necessities for this very purpose. This kind of practical Christianity is well in evidence throughout the earlier records of the Philadelphia Association and others. A few instances, however, come into view of combined responses to more distant calls, involving appeals to the churches.

In 1756 it was "concluded to advise our several congregations to make some charitable contributions toward the relief of the present necessity of our brother, Mr. Samuel Heaton, who was driven from his possessions by the Indians."

In 1770 an appeal came from the Warren Association to help in defraying the expenses of an agent

to go to England and lay before "our gracious sovereign" the distresses of some brethren persecuted by the government of Massachusetts for their religion, it seeming impossible to get relief from the authorities in that colony. The record runs that: "The request was attended to with much sympathy; collections to be made in all the churches immediately." Three years later money that had been sent for this purpose was returned to such of the churches as so desired, the proposed mission to the throne not having been consummated. But the next year, 1774, another appeal went out for the same sufferers, "to contribute to their necessities, agreeable to the pattern of the primitive churches," which brought in over fifty dollars, nearly all from Philadelphia.

In 1774 also, James Sutton, an esteemed minister in the West, having asked an appropriation from the Association fund, on account of "the loss of his papers and effects by fire," was certified to the churches, who were asked "to contribute to his necessities," and forty-five dollars came in from six churches.

So are glimpses given of the stewardship in money during the Colonial period for losses by the elements, the savages, and the persecutors in Massachusetts.

SPECIAL AID TO CHURCHES

Special appeals for assistance in specific needs of churches began early. Doubtless a considerable

business of this nature was disposed of informally in the Association or outside of it by those composing it in connection with its meetings and otherwise. But three enterprises took such form in the meetings that they secured lodgment in the proceedings.

The first of these was in 1776. "A petition from the church in Konoloway" led the Association to request the churches to send money for investment for the permanent benefit of that church. How the investment was made and for what use in particular is not known, but seven churches responded with sixty dollars.

The second was in 1795, when "an application for assistance to build a meeting-house in Savannah, Ga.," providing privileges in the gallery for Negroes, secured seventy-two dollars.

The third was in 1796, when five churches provided sixty dollars to aid the church in Shamokin, Pa., in building a house of worship.

HISTORICAL CORRESPONDENCE AND PUBLICATION

In 1802 the Association set in motion a continental plan for gathering historical materials and publishing pamphlets growing out of the same. Those present pledged for themselves and the churches they represented two dollars for each church. Under the guidance of Dr. William Rogers this work was prosecuted for several years successfully. When the papers of his estate were lost at

sea on the way to Rhode Island College, this material may have been among them. If it was, also his extensive correspondence on other lines, the loss was presumably the most serious up to that time in Baptist historical material in America.

THE BAPTIST MAP

In 1779 a committee was appointed "to prepare a map of the situation of the churches in this Association, and to inform themselves of the probable expense attending its engraving." On the presentation of the map the next year and the statement that its cost would be about one hundred dollars, each church was "recommended" to send four dollars "to complete the designs" at the next meeting. Responses were made by churches and individuals. The amount being insufficient and assurances being given that more might be secured, the appeal was continued, with the understanding that the plates were to be the property of the Association and the maps sold "at the lowest rate possible." Succeeding minutes fail to exhibit the map. This may be accounted for, in part at least, by the appearance of an unusual array of other enterprises, original and revived, calling for money and absorbing attention, in consequence of which the map may have been hung on the wall of oblivion.²

If one gathers out of the preceding all the items and analyzes them into their elements, he may find that he has on hand a larger variety than he

expected. Circumscribed as those lives were and restricted in many ways, they yet managed to push out with money over a range of service hardly less than what we have attained. They had recognized the same general principles, and had applied them substantially as we do now. Quantitatively, of course, their showing shrivels in the comparison; but relatively, in the light of resources and conditions, our discretion will not be eager to press the comparison.

THE LARGER PROSPECT

I. *Prosperity and Proportion.* Looking now beyond the Philadelphia Association, though not excluding it, and extending the time limit a few decades, we proceed. The general proposition that material possessions must be tributary to the service of God stood for considerable time almost without amplification beyond what we have already seen. The principles on which this proposition rested, or into which it expanded in application, were not brought forward clearly or fully. But with the opening of the nineteenth century, and responsive to the various expansions of opportunities calling for increase of financial resources, this larger discussion came out and stood forth. Perhaps more than any other year of that period, 1814 may be taken as the flowering year in this particular. We get the substance of the whole from two distinguished documents.

First comes, in May, the sermon of Doctor Furman in connection with the founding of the Triennial Convention. That event was in a conspicuous way the culmination of a long rising tide of missionary outlook, and the sermon that voiced the situation naturally bore on its crest the pressing problem of means for the forward movement at hand. Among its closing words are these: "Let therefore all the considerations we have urged from the word of God on this sublime subject be duly regarded that they may concentrate their whole force on the heart and give an impulse to action, which, through the grace of the Redeemer, no difficulties can retard, no opposition withstand. Let the wise and good employ their counsels; the minister of Christ, who is qualified for the sacred office, offer himself for the work; the man of wealth and generosity, who values the glory of Emmanuel and the salvation of souls more than gold, bring of his treasures in proportion as God has bestowed on him; yea, let all, even the pious widow, bring the mite that can be spared."

The other of these two utterances was the Circular Letter of the Philadelphia Association in October, devoted exclusively to the problem of money for religious uses. It appealed for retrenchment of expenses, especially luxuries, in the interest of benevolence; and concerning luxuries it said: "At any rate, if indulgence in such things is lawful, it is so only when a sum proportionate to our wealth

remains for charitable uses." Under "proportions of distribution," which "ought always to depend on what we possess," it said that the deficiencies of the rich often overburden the poor, and, "it certainly is not our duty to give when our families will suffer by our generosity, nor when the property we have is not our own; yet to keep up a sense of duty, and to show our good will, we should oblige ourselves to bestow a trifle at least that will not injure us." In another place, where the comparative backwardness of Baptists is explained, the letter says: "Let a Baptist seriously ask himself this question, what proportion of my wealth do I now give to the support of the cause I have espoused and pronounced truth, of what I used to give while my heart was a stranger to Godliness, or while I remained in a different communion? . . . We may thank the corruptions of Christianity for this evil. The members of our churches had been borne down by religious tyranny. They had groaned under heavy religious imposts, they had seen an order of men raised up above them in religion, a kind of nobility unapproachable, with little religion, less zeal, and no spirituality, a few excepted; hence, without tracing those evils to their true sources, they went to the other extreme, and starved a spiritual clergy and did but little to render religious worship comfortable." The effort here is to correct the error of this recoil, with reference first to home interests.

In 1833 an editorial in the "American Baptist Magazine," presenting the cause of the Baptist Building Fund, said: "The present may be designated, more than any former period, as the age of liberality and benevolence. Although we would not prescribe efforts to make men feel the pressing claims of immediate duty by setting forth the wants of societies, individuals, and churches in the most touching manner, yet we would deem it a blessing to see men give regularly to stated objects a stated sum, and whatever else they would, in voluntary contribution. Every Christian, we think, should deem himself in debt to the cause of the Redeemer for a certain annual amount; and should be as uneasy if that be not paid as if he were long in debt to his merchant." Having referred to the debt of tithes and offerings in the Old Testament, under the conception of Christian liberty, it continued: "There is good reason to suppose that the fact to be learned from the history of God's requisitions for the Jewish tabernacle is that we should set apart a definite and worthy portion of our wealth for the cause of Christ, as his ancient people were bound to do for the tabernacle."

The Philadelphia Association in 1840 earnestly recommended to the churches to adopt "systematic measures for contributing" to Bible translation. The next year it approved of a "one-cent-a-week plan" for State missions, which was repeated in 1842 and later.

The "Magazine" in 1846 published, with strong commendation, a long discussion of "The Divine Method of Raising Charitable Contributions," borrowed from a publication of the American Board. This urges contributions frequently, statedly, and proportionately on the basis of prosperity, saying: "As certainly as every member of the church is an individual being, just so certainly is every one ordered to lay by in store as God has prospered him." In the same year the Philadelphia Association, in view of the pressing needs of missions and the duty of every one to respond, said: "It is highly important that in every church systematic effort should be made to communicate intelligence to each member, and to secure the cooperation of each member in sending the gospel to the heathen." And next year the Missionary Union, disclaiming any design to dictate methods to the churches, declared that "the plan whose object is to induce every member of every church to contribute cheerfully, regularly, and according to his ability, is the only plan which promises to the missionary enterprise a reliable and abundant increase and the largest prosperity to the churches. No person is to be passed by whom Christ has made a missionary laborer. The whole work of the enterprise cannot be done without his help. Nor can he withhold it and do his whole duty to Christ."

In 1847 the West Kensington Church, Philadelphia, reported to the Association that it had "exer-

cised a rigid discipline, and excluded several members for the sin of covetousness." In 1850 the Association feared that "many are fettered hand and foot by covetousness." This was in the report of the Committee on Domestic Missions, and in the same year the Committee on Foreign Missions, speaking of those in sympathy with this and all good works, said: "The grand lack as to these is system. Not only should their contributions be gathered and remitted by a regular system, but each should adopt in his entire system of almsgiving a fixed rule of proportion. If every Christian would on his knees dedicate to God so many cents on every dollar he earns, and divide the amount between the different calls of benevolence, paying it over to the proper collectors at stated periods, without solicitation, what a revolution would we see in the sublime work of the church of God! And why should not every Christian examine what ought to be his rule of proportion? There is and must be a right measure for every degree of wealth or poverty. We may settle it at one, twenty, or fifty per cent, but we should settle it. We are either right or wrong in the amount we contribute, and no man knows that he is right in anything unless he has a standard. The Holy Spirit says we are to give 'as God has prospered us.' We are thus furnished as we are in other cases with a general rule, and left to decide its application to specific cases."

These views now and before now had become

generally diffused and were frequently pressed. The universal duty to contribute systematically according to ability had become commonplace among missionary Baptists, theoretically at least.

2. *Various Percentage Plans.* Leaving the ground principle of stewardship according to ability on some basis of proportion, we come now to the problem of percentage in more definite detail. What part of one's possessions, whether in the aggregate or the income, ought he to set apart? The earlier methods, missionary and others, did not attempt to solve this problem. They left the individual free and unadvised on this point. Their organizations usually provided for a uniform payment for beginning and for continuing, without regard to differing abilities among the members. The admittance fee was usually one dollar or half of it, and where members were taxed for continuous payments, the amount was oftener one cent a week than otherwise. This scheme appeared chiefly in the women's societies. In the later and larger movement of the women, two cents weekly became the ruling standard. These bases, however, related solely to the support of the one society without reference to the aggregate obligation of the individual to the cause.

Early in the nineteenth century glints of more definite methods begin to come into view. They probably are only glints, though not representing much of a total. The century had opened before the

Baptists had any periodical literature through which to express themselves, and still later the opportunities for individual expressions were very meager. It is not safe, therefore, to think that a complete report, or even a majority report, of all those who made some adjustment of their whole material possessions to the needs of the divine cause, ever appeared, or that it would show much. Still there was enough to invite attention to it.

The Circular Letter of the Philadelphia Association in 1814 says: "One gentleman in Philadelphia has set an example worthy of imitation, it being his unalterable practice to appropriate a certain part of his clear gains to constitute a fund applicable only to the doing of good." We have no means of identifying this person or of learning what portion he set aside. The writer of that letter was in close association with the centers of missionary and other benevolent life in the city, and his language seems to involve that he knew of only one such giver. This one may or may not have been a Baptist.

A letter from "A Georgia Planter" appeared in the "Baptist Magazine," May, 1823, enclosing ten dollars, which, while it does not prove a definite percentage, suggests it, and is so suggestive in other particulars that we may do well to see it in full: "Here is a mite enclosed for your society. It is part of the proceeds of a cotton-field, for benevolent purposes. I helped to plow the ground, plant, hoe, pick, gin, and pack the cotton with my own hands.

A part of the proceeds is for the Colonization Society. My servants would show their large white teeth when, to encourage them to do their work well, I informed them that this cotton was designed to be a means of enlightening their brethren in Africa. Don't you think that Christians, by and by, will act more like stewards with the property God has given them? I think it better to give now and then a mite, which the Lord may have bestowed upon me, to advance his cause, than to lavish it on profligate and dissipated sons. Will not God at a future day require the property he has loaned us? We see you Northern folks seem conscious of this by the exertions you are using to advance the Redeemer's cause. This has become a fortunate legacy in comparison with what it was fifty years ago. We down here, so near the equator, think we can discover the upper limb of the millennium sun already. Will he not get clear above the horizon by 1866?"

The Historical Discourse at the fiftieth anniversary of the Vermont State Convention, 1875, reports the receipts in 1825 as two hundred and fifty-one dollars, "and nearly one-half of that in goods"; that sixteen auxiliary societies were represented, and that one of these was "a flock society," which is explained as follows: "These latter societies, the members of which kept one or more sheep, the profits of which were sacred to mission work, were quite common in the earlier years of the Conven-

tion." Such societies existed in other States in those days.

The "Magazine" of January, 1830, contains a communication from "K," transmitting a contribution from "An Unknown Friend," who had asked him to find a place for its usefulness. This friend wrote: "About three years since I was impressed with the duty of contributing to missions and other religious purposes, and concluded to appropriate a certain per cent of my income to that purpose. That year I was enabled to give five dollars. The next year I was enabled, by divine Providence, to double the small sum. At the commencement of this year I was induced to put by twice my former percentage, and in consequence am enabled to remit to your care twenty dollars."

In 1845, Nathan Brown, then a missionary in Assam, published in the "Magazine" a strenuous appeal for increase of missionary contributions. Intimations had reached him that that field might be abandoned because of deficient funds. He declared that he would not abandon it, that he would send his family home and stay there anyway; and on this basis he urged the supporters to do better. His specific recommendation was that each one "devote the proceeds of one day's labor every month to the cause of missions." He assured the brethren that that was not all they ought to give to the Lord, but if enough of them would do that much for foreign missions the impending disaster would be averted.

The "Missionary Magazine" for December, 1846, gave a table of contributions from the northern States to foreign missions in the preceding fiscal year, and added this: "The average per member was greatest in the State of Rhode Island, where it was one dollar and seventeen cents. Of one church in that State we have recently heard it said, that during the last year every member contributed to the cause of foreign missions. The largest donation was five hundred dollars, the smallest three cents. As the church is numerous, the amount forwarded to the treasury was large, exceeding, with perhaps one exception, that of any other Baptist church in the United States. She is by no means the wealthiest church; but, we have reason to believe, she has succeeded in diffusing quite thoroughly among her members the missionary spirit."

The early action of the American missionaries in Burma seems to be pertinent here. From the beginning Judson held that his time belonged to the missionary cause on the basis of the living it provided for him. He therefore retained nothing of any funds coming to him from any other source during his life in the East, from the British Government for services rendered it or from any other source, with slight exception. In 1828 he went farther than this in renunciation of possessions that are commonly regarded as the right of every one. In that year he wrote to the secretary of the Triennial Convention: "When I left America I brought with

me a considerable sum of money, the avails of my own earnings and the gifts of my relatives and personal friends. This money has been accumulating at interest for many years under the management of a kind friend to the mission, and occasionally receiving accessions from other quarters, particularly at the close of the late war, until it amounts to twelve thousand rupees [six thousand dollars]. I now beg leave to present it to the Board, or rather to Him who loved us and washed us from our sins in his own blood." Four months later he and his colleague, Jonathan Wade, sent to the same official a communication in which they proposed, in view of the pressing needs of the mission, to relinquish one-twentieth of their allowance from the Board, to which they added: "We respectfully suggest that a similar proposal be made to the Baptist ministers in the United States; and we engage that, as soon as it shall appear that one hundred ministers, including ourselves, have resolved to transmit to the treasurer of the American Baptist Board of Foreign Missions one-twentieth of all their regular income, whether derived from their salaries or estates, we will relinquish a second twentieth of our allowance, that is, one-tenth of the whole." This proposal was made when they were able to say also: "We receive less than any English missionaries of any denomination in any part of the East, and as little as any American missionaries in these parts, notwithstanding the expense of living on this

coast is probably greater than at a majority of other stations." Less than a year later, that is, June, 1829, Judson proposed to reduce his allowance by one-quarter, his "mode of living" enabling him to do so; "this arrangement not to interfere with proposals made under date of September last." Thus in 1830 these American Baptists in Burma seem to have risen to the highest places in stewardship of material possessions among all the disciples of the Cross in all the world. This was published in America, as had been earlier the justly distinguished consecration of Carey and his associates in like kind and degree, which doubtless had nourished the devotion of the Americans at home and abroad.

But perhaps the greatest single influence of this period was that of Nathanael Ripley Cobb. The reports that came from Serampore and Rangoon were impressive. Christians felt the strong impact and the strenuous appeal of those great souls who went abroad and did exploits of devotion; but they were far away, on the high places peculiarly in all things, and were more or less viewed as in a class by themselves. What they did was excellent, sublime, and highly commendable in them; let them be applauded, but the people at home probably did not take their standards as practicable generally. It would be well, possibly, if the "ministers" here could touch their standard, but for business men and domestic women—why that was another thing. And there was a lack of leadership that way. Even

Judson and Wade, in their proposal to enlist their brethren at home in advance contributions, addressed only ministers. They did not intimate that they expected others to do as they were doing and as they were calling the pastors to do. Now in this situation, with all allowance for the practice and example of other Baptist brethren, in Mr. Cobb a new star arose in the field of stewardship among business men.

At sixteen years of age Nathanael Cobb became a clerk in Boston, the same year that the Baptist Convention for Foreign Missions was born; at twenty he became a Baptist, at twenty-one established his own business, and at thirty-six passed to his reward, in 1834. Yet in this brief life, the later years of which were in declining health, he made a profound impression on those near him as a steward of a comparatively new order; and the story of his life went abroad as the story of no other Baptist business man had ever done, challenging those of his own class especially to see finance in a new light. An extended biographical account of him appeared in the "American Baptist Magazine," August, 1834. The same was issued complete as a tract by the Publication Society, and in reduced form by the American Tract Society. From these sources, directly and indirectly, the story of this life went widely abroad among Baptists and others, everywhere an argument and appeal to all Christians, and to those of business ability and success

particularly, to do business regularly, constantly, systematically, and earnestly for the good of the world in the name of Christ. Selections from this "Memoir" are now reproduced.

"Mr. Cobb resolved, at the commencement of his religious life, that he would serve the Saviour with all his power, in that sphere which seemed to be particularly assigned to him. He had not an opportunity to acquire extensive learning, and he could not serve the church to any considerable extent by his voice or his pen. But God endowed him with very unusual talents for business. He had great activity, acute penetration into the characters of men and the signs of times, rapid decision, and unconquerable perseverance. He displayed in the counting-room some of the mental qualities which made Napoleon the irresistible victor on a hundred battlefields. As a natural consequence, Mr. Cobb accumulated property with great rapidity; and if he had chosen to devote himself to the narrow work of amassing wealth, he might, perhaps, if he had lived, become a rival of Girard. But he justly regarded his talent for business as an instrument which he ought to employ for the glory of his Saviour. He felt it to be his duty to use it in earning money for the cause of God on precisely the same principle that it is the duty of the minister to devote his talents for preaching to the service of the Lord Jesus. He accordingly, in November, 1821, drew up and subscribed the following very remarkable

document: 'By the grace of God, I will never be worth more than \$50,000. By the grace of God, I will give one-fourth of the net profits of my business to charitable and religious uses. If I am ever worth \$20,000, I will give one-half of my net profits; and if I am ever worth \$30,000, I will give three-fourths; and the whole after \$50,000. So help me God, or give to a more faithful steward, and set me aside.' "

Mr. Cobb, adhering faithfully to this pledge, distributed his accumulations over a wide field of needs, centering in the preparation of men to spread the gospel. His benefactions aggregated \$40,000, and his acute business wisdom saved various benevolent organizations from losses, for he was a manager and adviser of many good causes. Forty thousand dollars is small now to "big business," but it was not then, and there was no "water" in his stock. If he should now, in the same spirit and on the same plan, enter business, he might and probably would extend his limitations. But for his time his achievement was extraordinary, both in business and benevolence, the memorial from which we have quoted was utilized skilfully to reach business men, and his example probably shaped the course of stewardship among Baptists more effectively than any other.

II

TITHING

HITHERTO we have said nothing about tithing. It has been extensively a method of contributing to religion among pagans, Jews, and Christians. But only recently has it been accorded much recognition by Baptists, and all recognition of it by them waited till a late date comparatively. Its claims on our allegiance have been steadily opposed, but in the more immediate past it has come into larger favor than ever before. The issue it raises is perhaps the most divisive among us now in the whole field of stewardship, whether its claim be regarded as authoritative or only advisable. Therefore such a discussion as we are now attempting cannot be carried to its conclusion properly without a recognition of this claim. For this reason tithing is now taken up separately, having been eliminated so far from the historic exploration, partly because of its modernity among Baptists, and partly in consequence of the division concerning it. With much condensation necessarily, but with equal candor intentionally, we proceed with it. Two views present themselves, the historical and the doctrinal. The historical is brought over from the preceding chapter,

the doctrinal is placed in advance of its natural position under "Principles Applied Critically," and the two are combined here because, in an adequate treatment to meet the present situation, they require more space than could well be given them in a subordinate relation.

HISTORICAL

The writer does not claim to have explored completely the whole field in which some light on this subject might be found, but he does claim to have examined carefully the two lines of record in which it is highly probable that every element appearing among us until recently has found expression—the Minutes of the Philadelphia Association and the "Missionary Magazine" from 1803 onward under its several names. Moreover, the need of brevity restricts us to these two.

The first time that the question of the obligation of the tenth in Christian giving seems to have appeared in Baptist literature in America was in the "Magazine" of March, 1833. Then two articles stood side by side and, so standing, set forth the Pedobaptist and the Baptist views in that field. The first was a selection from the writings of Cotton Mather, a Congregationalist, under the caption "Christian Liberality," touching "the proportion of a man's income to be devoted to pious uses." The position taken is that one-tenth is the least allowable. He argues for it "in the light of

nature," as is evident in the practices of ancient peoples and in Abraham's offering to Melchizedek. Mather says: "The tenths are the rights of Melchizedek; therefore the tenths belong to our Jesus." But, in an editorial immediately following, the "Magazine" fails to accept this basis of authority. On the contrary, it holds, "it is true that the liberty of the present dispensation leaves men free to give what they will; while in the former the amount was fixed," and adds: "But because God leaves us now at liberty, relying, in a manner, on the generosity of our hearts, is it noble to give him less than he required, when he was at the head of the Jewish hierarchy?" The editorial concludes that the lesson from the past for us is that we set apart "a definite and worthy portion." The tithe is not recognized by the "Magazine" at all under law, and under liberty, only as suggesting a general principle.

Recalling the letter of Nathan Brown, 1845, in which we have already found his proposal to his brethren in America to devote the earnings of one day in the month to foreign missions, we observe that he says: "One day in the month for missions will still leave the greater portion of your tithe for the support of the gospel at home." Though possibly he here uses "tithe" in the sense of tenth, the probability is that by it he means the whole benevolent fund of whatever amount. The reason for this view is that in the sense of the "tenth" Baptists were

not then using it among themselves, though they might so have used it in discussing some other system; they never had so used it; and he himself was proposing a different basis, that is, the whole income for one-thirtieth of the time, not one-tenth of the income for all the time. If he had intended this latter meaning he would presumably have suggested a fraction of the tenth instead of the month. Nineteen years earlier the "Magazine" had used the word in the meaning here attributed to Doctor Brown when, referring to the contributions of their handiwork by the women's societies, it had said, "Many of the sisters are bringing their tithes into the storehouse," an instance entirely excluding all fractions from consideration. It is therefore morally certain that Doctor Brown did not use tithe in the specific sense, long common among Pedobaptists but not till later coming into vogue among Baptists.

So far as I know, the first utterance by a Baptist of the probability or possibility that the tithe of the Old Testament had any obligatory relation to a Christian, appeared in the "Magazine" of February, 1859. It is in an editorial discussion at some length of the "Duty of Giving for Religious Purposes." Searching for the teachings of the Scriptures, the writer outlines the system and history of stewardship in the Old Testament, closing with the statement that to the people of that time, in relation to the law then in force, "To withhold was to rob God." His next paragraph opens in this

way: "However much we may be disposed to evade the force of the Old Testament Scriptures upon the subject of giving, no such evasion is admissible in the New Testament. And it is here submitted to the candid reader, if the teachings of the old dispensation on this particular subject do not form a part of the moral features of that [New] Testament. It is evident that Christ and his apostles frequently quoted from the Old, and incorporated its precepts in the New." But he nowhere affirms the obligation of the tenth or any other fixed sum. On the contrary, all his quite full and earnest conclusions are confined to the general duty of stewardship; and the final one among his "legitimate inferences" is "that if any specific amount of our increase is required, we cannot refuse it without violating our obligation to God, and withholding good from whom it is due, and thus injuring our own souls. We are not authorized to plead any excuse in the premises." Evidently this writer was doing his best to get the grip of some element of the former law on his brethren, by way of suggestion at least, but he seems to have realized that he was going against the grain of his readers, that they held to the New Testament as excluding such; therefore he halted under an "if" as ample as the whole intimation which he had submitted to the "candid reader."

The foregoing has been presented as throwing some light on the Baptist mind touching Old Testa-

ment requirements, including the tithe, until past the middle of the nineteenth century. The leaders were intensely and increasingly earnest during the first half of that century in rousing the people to a practical recognition of duty in the use of property. They saw the need of calling their brethren a long way forward in this field, but all their earnestness seems never to have led one of them to go where many of their successors now go and confidently stand—to the claim that the tithe in some interpretation of it is a Christian duty; this claim by these successors having appeared in much literature, including that of both the Northern Convention and the Southern Convention.

If the question be raised, why were Baptists so reluctant, so silent on this point so long, several things may be said with confidence. The first is that it was not because they were indifferent to stewardship and its development in details. We have collated enough to establish that they gave this subject much thought and expression on the lines of prosperity, equality, and the adjustment of details on other bases, the fields, the flocks, the expenses, the luxuries, etc. The next thing to be said is that the tithe stood centrally in those oppressive ecclesiastical systems under which they suffered and against which they protested. "The tithing man" was peculiarly the embodiment of the financial system of the State Church and the lash it laid on them. They were excusable for some sensitive-

ness against the word in any interpretation of it. But the chief thing to be said is that they left it out because they did not regard it as having any place in the Christian system. They stood in their liberty of the gospel and aside from the law. It would not be true to say that all Baptists ever have been thoroughly consistent in their understanding of their liberty in relation to Old Testament law; but they have approximated it, and they were clear enough all along the line in earlier times to enable them to ignore the whole tithing scheme as applicable to themselves.

DOCTRINAL

This opens the tithing issue as it stands among us to-day. The historical section has revealed the attitude of Baptists throughout all their past in this country, which is suggestive but not conclusive for the present. Our duty and our privilege are to modify or reject any view or practice held by our predecessors as soon as we become convinced that something else is more in accord with the Scriptures, or more available for the present time when the issue lies outside of the deliverances of the New Testament. How does the problem of the tithe come to us?

1. *Law.* Any presentation, in order to be effective in such a field as this, must have authority behind it. Without that, the best we can present is only opinion, which may or may not appeal to our audience. If

we are to say anything practically conclusive, our saying must have the impulse and the impact of some law or principle or practice voicing a recognized authority. The Baptist advocates of tithing show this understanding constantly. They indeed discuss it to a limited extent, as we also will, as a method separate from Scriptural authority or approval, but in the main they call these to their aid. In this they are wise, because to Baptists they cannot say much until they enfold their claim in that atmosphere. More or less they avow Biblical authority, laying down a divine demand, direct or indirect, in terms or implications, indifference to which they hold to be incompatible with good Christian character. And I venture to add, without designing to reflect on their sincerity, that they have a habit quite in evidence of contradicting themselves in this particular, innocently, no doubt, but actually, beyond doubt. Observation of them through a series of years has discovered a considerable number who begin with a disavowal of any Scriptural authority; but before they finish they assume, if they do not affirm, what they at first denied. They get to the point of application or exhortation, and there they speak of "duty" and "robbing God" and similar things, all of which are empty except on the affirmation or assumption of divine authority.³ Why do they do this? Only, so far as I can see, because they are conscious that without it their contention is beating the air. Their eager-

ness to reach the conscience sometimes pushes them into a self-contradiction of which they seem to be unconscious. I have observed much of this as the tithing propaganda has become more and more eager among us; and it is mentioned here not to disparage those whom the stricture touches, but to illustrate and impress the propriety of grounding our discussion in authority. With this introduction we proceed into more detail.

(1) The Old Testament Law. If one should accumulate all the instances of advocacy of tithing by Baptists which avow the continuance of that law over the Christian life and view them collectively, he might well be startled at the revelation of the legalism still latent among us. This remark unfolds into two specifications.

a. The Adamic Law. I do not remember to have seen it so titled, but the title seems proper. It stands for the contention that the setting apart of one-tenth for God is, in the nature of things, involved in the order of life of which man is a part, and so comes down from Adam and is therefore inalienable; or it affirms that God originally commanded the tithe, as evidenced by its wide prevalence among the nations at an early date. This theory seems to be enveloped in such a flood of mist that its intangibility is its safety. It is sometimes likened to the Sabbath law, but the likeness is fallacious; for the law of the Sabbath has a recognizable basis in the physical constitution of

man, which cannot be said of the other. But to pursue this topic here would prove wasteful of space, because we shall soon reach ground where it will stand aside as irrelevant.

When, however, the assumption is pressed that the Creator commanded the tithe originally, it may not be presumptuous to ask for the proof. The usual appeal to the practice of all nations, more or less, as they come into historic light, seems to entangle us; for they brought out of the past other things quite unanimously which we reject with equal unanimity. Referring to the Scriptures in which, if they are from God, reason proposes that that original divine decree should be recorded, we fail to find it in them. Beginning at the creation of man and tracing the text through, we find him given dominion over all creatures and removed from Eden on account of sin; we see offerings brought by Cain and Abel with specifications; we observe Noah leading all creatures by twos and sevens into the ark for preservation, with possible reference to sacrifice as well as service, and Noah offering sacrifices on his disembarkation; we hear God making a covenant with him, his sons, and "every living creature" for all time; we meet Abram led out by God for the preservation of right views of the Most High, which were imperiled by the falling away of the best of humanity, and established with promises in the land to which he was led; we see him coming to great wealth and fame, setting up altars to Jehovah,

prepared to sacrifice his sacred son on demand, and receiving world-wide promises from God, including his posterity; and so on and on. But we do not find anything about the tithe offered by Abraham or required by God, except in the instance of Melchizedek, and there we find no evidence that he acted by divine direction or had divine approval. It was a transaction with a person so mysterious that neither the one nor the other has ever been explained to the satisfaction of anybody, except possibly the explainer in rare instances. (We will return to Melchizedek later.) If we should pursue our exploration along the way trod by Abraham's descendants until Moses led them out of Egypt, the result would be the same. And even if something more of the nature of that for which we search should come to light, it would be of no practical value to a Baptist for reasons to appear later.

b. The Mosaic Law. This is the common anchorage of those who appeal to the Old Testament. This appeal takes two forms. (*a*) The Direct. It affirms that the tithing law of the Mosaic order has not been abrogated, that it is brought over and incorporated into the Christian system. Among the various financial obligations of the Hebrews to Jehovah, as King of the nation, the tithists select the tenth of increase applicable to the support of the temple service, and, ignoring the others, hold to this as transferred to the new dispensation, applicable to religious and charitable uses. This conception is

manipulated into several details, the discussion of which seems to be important to those who maintain it. But essentially these variations are one. Their significance is in their underlying principle, that whatever of the Old Testament has not been repealed specifically in the New, is thereby incorporated in the latter. This is affirmed fundamentally more or less, but when it is pressed and its implications set forth, its advocates quite commonly evade its logic. To point out some other things not specifically repealed spoils their argument. For if this is true of tithing, by parity of reasoning it is true of other things of the former time, because they all stand on the same footing; but the tithist, when confronted with the others which he repudiates, loses necessarily his confidence in the contention for tithing, or he fails in consistency. He falls into inconsistency through his eagerness to saddle the tithing obligation on another, but when he is shown that, by the same token, numerous ancient obligations can be saddled on to him and strapped down as tightly as he straps the tithe on his brother, he has occasion for reflection. But this view has been pushing to the front in various quarters for two or three decades. The Southern Baptist Convention adopted a report on tithing in 1895, page 22 of the "Proceedings," that carried it clearly. In 1909 the Northern Baptist Convention, in the report of its "Stewardship Committee," page 118, while declining to advocate any theory of tithing, did

advocate the giving of at least one-tenth as a Christian duty, to the doing of which pastors and churches were "urged to lead the largest possible number of their members," which seems to be the same thing for most people. Up to the time of this writing the obligation of the tithe is advocated in influential literature, official and unofficial, more or less, and on a variegated basis, throughout the country. Let those who are interested in the history and argument of tithing in paganism and Judaism gratify their interest; but for consistent Baptists that discussion is wasted practically, because their doctrine of New Testament authority cuts the whole scheme up and out entirely.

What is the basis of New Testament authority? It is not the Old Testament. Christianity comes from Judaism historically but not authoritatively. The New Testament is neither a supplement to the Old nor a reconstruction of it. Our Lord Jesus Christ is not a lieutenant of Moses or of Adam. In the Old Testament God spoke to his people of a preliminary dispensation with authority for them, on the basis of creation primarily and of redemption foretold by types and shadows. In the New he speaks to his people on the basis of redemption accomplished, and this alone is authoritative for them. Moses did not send the Christ into the world, and no law of God through Moses comes to Christians. What God has to say now to his children on earth, he says through Jesus the Christ, who is Lord

because he is Redeemer. His authority is as fundamental and as complete as is the redemption on which it is based. So he bore himself always in his relations to the kingdom of God as he established it among men. In "the Sermon on the Mount" he quoted the three prior sources of authority in Israel—the Ten Commandments, the divine statutes, and the commentaries of the rabbis—and so far as concerns authority, he treated them all alike, affirming his own authority aside from them, above them, and against them, answering each and every one of them equally, "But I say unto you." Throughout his earthly life he maintained this position toward his disciples, taking up all authority into himself and projecting it from himself, without amendment, qualification, or restraint from any source whatever, except directly and independently from the Father. He called men to himself as if Moses had never existed, taught them that all the issues of life for them were gathered up in their relations to himself, and that they would stand or fall on that basis. This self-assertion in authority drew from heaven the Father's approval at the transfiguration in a manner similar to the Father's response to the Son's consecration in humiliation at the baptism. There the voice from the excellent glory said, "This is my beloved Son in whom I am well pleased." At the transfiguration the same voice said, "This is my beloved Son; hear him." These two utterances are the same in the first element, and in the second

their divergence carries the doctrine here maintained. Of these two heavenly hailings on earth, the first gave him approval in his own service, and the second authority over all service. At the transfiguration, Moses and Elijah—lawgiver and prophet—disappeared from earth in all law relations never to return. They laid and left all authority on earth at the feet of Jesus the Christ, as they three talked together about the departure he was soon to accomplish at Jerusalem as the consummation of his saving service in earthly relations. The only consistent course then for a Baptist in relation to the tithe is to reject its authority, however strenuously or mildly advanced, in every application to a Christian. Some others who call Jesus Lord, nearly all of them, can more consistently practise and propagate it because they have a different understanding of the authority of the Old Testament. In it they find infant membership, State Church, hierarchal organization, and so on. The Baptist declines all of these on his understanding of the sole authority of the New Testament. On the same understanding and by the same process he should do the same with the tithe. And he accepts it, if at all, by the same process as the others accept those other things; he takes it on Old Testament authorization and trims it to fit.

(b) Indirect. Frequently those who agree with the preceding and guard themselves from the inconsistency indicated above, attempt approximately the

same indirectly. They assume that on honor or for love a Christian ought to do as well as a Jew. He paid the tenth to the temple, and the Christian who does not appropriate that much to specific uses (agreement on this point not having been arranged among the tithists) therein deserves great censure or pity. Now the appeal from the duty of a Jew to the course of a Christian is admissible when made legitimately; but when it comes in any garb of authority, however modified and inferential, it is not legitimate. No requisition formerly made on an Israelite sets any standard of duty, whether founded in law or honor, directly or indirectly, for a Christian, because the two are not in the same system or on the same plane. So, then, when we are told that our consecration is not at par because it is below or above the divine standard set for the Jew, we decline to be tested on that plan. "We are not under law but under grace," and the latter carries its own law and duty, from which we are not to be diverted, and in the use of which we are not to be influenced by any extraneous consideration. The New Testament as a whole supplants and abrogates the Old Testament as a whole in the entire realm of duty, and answers independently and completely every question of conscience for every soul in Christ, so far as the Bible answers it at all.

(2) The New Testament Law. The tithe is sometimes advocated on the ground of New Testament authority, in law or its equivalent, by those

who make no legal or authoritative claim for the Old Testament. They sustain their advocacy on one or more of three bases—the sayings of Jesus, the New Testament subsequent to the Gospels, and the practice of the early churches. Let us meet them on these grounds.

a. The Sayings of Jesus. He said to certain Jews that they did well when they paid tithes and performed other duties under the law of Moses; and the opinion is held, more or less, that in doing so he laid down a law for literal application by his disciples, or an implication which should be effectual with them. But consider that if this application of his saying concerning the tithe holds good for his disciples, then or now, it holds equally good for all the other things which he commended in the Jews. We need not spend space on details here; the response would be essentially the same as that to the Adamic and Mosaic claims. Interpretation on that plan is a wilderness or a jungle. How are we to avoid this jungle of Judaism into which it leads us when applied to some things that Jesus said? We avoid by using a better principle of interpretation.

Jesus came into the world and went through it a Jew. We do not know how far he understood in his youth the significance of his life and death. But we do know other things pertinent here because they are clearly in the record of his actions and utterances. One of these is that his teaching gradu-

ally led away from Judaism, in harmony with that originality of his unique authority to which we have already adverted. More and more he unfolded his designs to those around him, but all the way he told the most advanced of his disciples that he was not telling them all that they would need to know after he had gone. In this situation he met Jews on Jewish ground when as such they came to him with questions of duty. That was perfectly consistent. Nothing else would have been. In the nature of the case he must do that. But side by side with that, another thing is equally clear. Jesus never mingled such counsels as those just mentioned with his counsels to his disciples, Jews though they were. From the beginnings of his teaching of disciples he seems to have refrained carefully from every utterance that might subsequently suggest to them to mix Judaism with Christianity. This seems to be one of the most wonderful things in his association with them, that he could, as he did, avoid rupture with them as Jews while teaching them all the way as if they were Christians, holding them all the time, in spite of their prejudices and blindness that seem to us extraordinary, holding them to that upward path and higher outlook that would usher them through Pentecost on to a plane of thought where Judaism would fall away from them and they would soon move out into Christianity effectively differentiated from the religion in which they had been bred.

Ponder, then, this significant fact that whatever Jesus may have said to Jews, as such, concerning the claims of the laws of Moses, he never said one word of that character to his disciples.⁴ He talked to the men around him in two worlds. In the Jewish world he approved and advised or commanded conformity to the regulations of the national religion, even where his own healing grace had opened the way to make a choice. (See Luke 5: 14.) But in the discipleship world, which he knew to be the preliminary Christian world, he did nothing of that kind; he ignored all such obligation as completely as if Moses had never existed. Under the principle of interpretation which we have laid down, the only one that saves us from confusing entanglements, these facts come out clearly, and come to warn us that he who lays the tithe, or any other Judaic obligation, on a disciple of Christ, misapplies the Scriptures. It also exposes the folly enfolded in that fine phrase, when it is taken without qualification, "What Christ commends is my command."

b. The New Testament Subsequent to the Gospels. Appeal is made to this with sufficient frequency and confidence to warrant us in pausing with it long enough to consider the claim that the letters and other portions of this Testament after the Gospels have a tithing outlook. What do we learn from Melchizedek, Paul, Peter, and James?

Melchizedek is a mystery that I do not attempt to

solve; but he is so charming a mystery for those who seek to find something in the New Testament by which to bring us into obedience to the tithe, that the need appears to indicate the error under which they labor. In the seventh chapter of Hebrews, addressed distinctively to the Hebrew people, the statement occurs that Abraham paid tithes to Melchizedek, and the conclusion is assumed that this establishes the tithing obligation for God's people in all times and under all systems. I say this is assumed because no hint of it appears in the book itself. The assumption arises from an erroneous interpretation, springing presumably from a mistaken understanding of the purpose of the book. That purpose is to exalt Christ above the preceding representatives of divine authority and the priesthood on which their authority rested. As priest and king he is of another order. Melchizedek is brought in to illustrate the differentiated order, not to establish it. The purpose is not in any way to discuss details of offerings, especially to transfer a particular from one system to another. The purpose is to deliver Jewish Christians from a feeling of obligation to their national ritual, and the point made is that Father Abraham himself, in his first recorded offering of a tenth, went to a representative of "the Most High God" entirely separate from the chosen people, and that thus the Hebrew priesthood in a sense had been subordinated to an order not recognized by Judaism. The result is not to establish any

feature of any former system, but to disestablish Judaism. This tithing by Abraham, then, comes in only incidentally, and has no essential significance. The only way to give it any force for our present purpose is by giving Melchizedek coordinate authority with Christ or greater.

Paul is different; not much mystery about him. His distinctive service, both as a missionary evangelist and a differentiating teacher, was in leading Christianity out of Judaism into the breadth of the world. With every fiber of his being loyal to Judaism, both in doctrine and sympathy, his breaking with it was as the breaking of his bones. Why has not some one written a book on Paul the conservative? He was radically conservative toward Judaism. He held instinctively to every shred of it until his hold was broken by the new life poured into him, the new law laid on him, and the new glory that filled him, by Christ. What did Paul say about tithing as conserved by Judaism and continued from it, or in any other way? Nothing, absolutely nothing, and he had first-class opportunities to say something. He was the leader in the first general contribution and distribution by Christians, in connection with which he appears as an adroit and enthusiastic collecting agent. He laid on the Gentile churches their obligation to answer the spiritual contribution from Judea by a material contribution to Judea in distress. He pressed that claim home. He instructed the contributors how to proceed in

the business in order to make it successful. He aroused emulation between churches. In several ways he put pressure on them toward a large offering in right spirit and through proper processes.

Many of those to whom he appealed had come out of Judaism, and some of them perhaps had not yet come all the way out. In some things he made the old order his channel of approach to them after they were Christians. Why did he not utilize the tithe to aid his call for contributions? Or, to be more consistent, why did he not lead the churches to devote a tenth to sustaining their own worship, and afterward to contribute other portions to other objects, including the relief of Judea? Or, in another connection, when urging the duty to support preachers, why did he not refer to the tithe, specifically applicable here if anywhere, and where he did refer to the ox treading out the grain? Why all this silence of Paul in his various discussions of property stewardship? I know of no other answer so reasonable as that he had come out of Judaism and was leading others out of it so completely that he could not appeal to it as authority in relation to Christian duty.

Turning to Peter and James we find no new light, though with more reason we might expect it. Paul at least once openly and strenuously opposed and rebuked Peter for his compromises with Judaism, leading Barnabas and others astray. (Gal. 2 : 11-21.) But in Peter's two letters no trace of a claim

for Judaic law or ritual appears; though in the first (3 : 5, 6) he cites the holy women of the past as examples for emulation by Christian women; and he urges hospitality on all "as good stewards of the manifold grace of God" (4 : 10), but on the basis of "ability." James led Peter into the conduct for which Paul rebuked him, and was of the Jerusalem type; but his letter to the twelve tribes scattered abroad sounds no legalistic note, although it runs to some points at which connection with tithing would have been easy if desired.

c. The Practice of the Early Churches. The claim is advanced that the early churches, under apostolic leadership, practised tithing, which they had brought over from Judaism, with no evidence of disapproval by the leaders. It might be sufficient to deny this and wait for proof. But a more considerate course is to point out that those churches were much entangled in Judaism for a while, as were the apostles with them. They did not at first regard themselves as wholly separated from Judaism by their Christian faith. They frequented the temple, and it may be—indeed it is almost certain—that they paid temple tithe, but they did it as Jews and as a part of Judaism. Paul's prime problem with them sometimes was to work this kind of Judaism out of them. It was the same problem substantially as that of Jesus earlier, and the process took the same general course.

The assertion also is made that the immediately

succeeding generations of disciples were tithers. This, if true, would be of no weight to a clear-headed Baptist, because he recognizes nothing authoritative in that field. In relation to it he separates from the Pedobaptist as he does in relation to the Old Testament. But it might have weight as supporting the claim that the apostolic churches tithed on a Christian basis. Therefore inquiry on this point was made of Dr. Henry C. Vedder, and he replied: "I can find no mention of tithing, as a Christian practice, earlier than the so-called 'Constitution of the Holy Apostles,' a compilation that cannot be earlier than the Council of Nice (325), and the seventh book, in which this occurs, is thought by scholars to be somewhat older than the first six books. Chapter XXIX of book VII says, among other things, 'Thou shalt give the tenth of thy increase to the orphan, and to the widow, and to the poor, and to the stranger.' But the patristic literature is almost silent on the subject, and no authority on early church history that I am familiar with, holds that any serious attempt was ever made to introduce the tithing system during the first three centuries; and no attempt to make the system a general one even later." The reader may see that the tithe mentioned above was entirely for charities, not for the purpose to which it was devoted under Moses.

Returning now to the "Acts of the Apostles" prior to Paul's prominence, we carry our study of

tithing to its conclusion. The conclusion is placed here because here is the climax logically of the evidence. In this section of Acts the Christian life appears in its primitive freshness, in the Jerusalem atmosphere and with its Jewish connection relatively unbroken. What appears here sends its light forward and backward and all around on the problem before us. What light shines here? The first item in evidence is in 2 : 44, 45. The believers had all things in common, "and sold their possessions and goods, and parted them to all, as every man had need." The only reference to Moses is in 3 : 22, 23, where he is quoted as predicting the coming of a prophet, Christ, who is to be heard in all things under penalty of destruction. Next comes the passage 4 : 31 to 5 : 11. Pentecost, impelling to the common fund for the common need and so leading to the sale of property for this purpose, opened the way to the hypocrisy of Ananias and Sapphira. Peter said to them that their title to their possessions was intact with no external pressure on them to part with it, or any fraction of it, this freedom setting the edge on their guilt in lying. Turning next to 11 : 29 we reach Antioch, where every one gave according to ability, with no hint of anything but free will. And, finally, the issue raised by the Judaizers was disposed of deliberately by Jerusalem, in a communication to the Gentiles. This communication proposed only abstinence from fornication, idolatry, and eating blood in two particulars;

and declined totally the imposition of Jewish authority on Gentile Christians. (15 : 1-33.)

2. *Method.* Many advocates of tithing disavow the legal basis. They favor it as a method because it seems to be workable and to promise that increase of contributions desired by all friends of good causes. They hold that the part of wisdom in the present situation is to accept it as a working basis, try to bring every one up to it without making it a maximum for those who are able or disposed to go higher. Without prejudice and appreciative of any proposal looking toward gain to the treasury of the Lord, we may briefly consider the two comprehensive advantages claimed for it.

(1) Financial Efficiency. It gets the money. A relatively large number of witnesses testifies that since adopting tithing they have contributed more liberally than before. That is undoubtedly true, and is good as far as it goes. But it starts several questions and suggestions.

The question arises, Has this improvement come from the tithe or from the systematic giving which the adoption of any definite basis would bring up to the limit of that basis? Law being now excluded, and tithing viewed merely as a method, the suggestion is ventured that if the tenth gets more money without injustice to the giver, that proves that he was not doing his whole duty before; but it does not prove that he is doing his whole duty now, and if it fails to bring him up to doing his whole

duty now, it is a failure at the top as a money-getter. The suggestion is also offered that, as people are constituted usually, a strong temptation is involved to make the proposed minimum the actual maximum. This is a point difficult or impossible to prove on any large scale, but it is doubtful whether any one will deny its forceful pertinence.⁵ The man who took the tenth honestly as a minimum from which he ascended with the increase of ability or consecration, brings a cheering report, to be sure, but how many report who have not gone higher? They are the silent partners in this connection, and they may have reasons for their silence of which they are not proud. Their side of the balance-sheet is ignored, but it may be the larger side.

Probably it is impossible to show by tangible data that any given hundred persons adopting tithing will produce a larger aggregate income than the same persons would have produced if they had all adopted systematic giving on the basis of a flexible percentage and been called by the highest motives to go as high as they could, each for himself in the fear and love of God. No sane person will dogmatize here, but the proposition is confidently advanced that some claims for tithing as a money-getter, based on occasional favorable reports and disregarding the many unfavorable or non-committal, are more optimistic than reliable. My judgment is that the strong probability at this point favors the New Testament plan, to be considered later, as better

even for immediate financial results than the tithing plan. When the tenth is proposed flat, with no alternative, it is inevitable that some, presumably many, will evade because it seems to them exorbitant. The result is, no matter how erroneous their view may be, that they adopt no system at all, possibly make no response. But if liberty had been encouraged, or even recognized, some or many might have been started on a lower level and by the inspiration of the results of system, however humble the starting-place, might have been induced to the tenth and beyond. It is not conceded, therefore, that fixing the tenth or any other fraction, as a minimum, is the best means of getting money. The determining elements may be elsewhere, possibly out of sight. To say "at least one-tenth" is an evasion rather than an addition, and makes no essential difference. For so far as any one is authorized to fix a minimum, he is authorized to fix a maximum, or any compromise between these. We may discover later, if we have not already, that no one has such authority, in law or logic, for another; and not for himself when his fixing does not fit those New Testament principles soon to appear.

(2) *Spiritual Benefits.* All agree that the use of money has spiritual value, but few perhaps realize the great spiritual possibilities in such use when carried into the high places of sacrifice on right principles. This brings us to the question, What is there about one-tenth that sets it above other frac-

tions for spiritual value? On legalistic grounds we can account for these effects, but we have abandoned those grounds. Practically, how are we to account for the spiritual effects claimed by tithists for tithing? While not necessarily accepting all of this claim at its face value, still we would be unreasonable as well as ungracious to deny it entirely. We readily grant that very appreciable consciousness of spiritual strength and joy comes to some tithists which they ascribe to this source. What is to be said to that?

First of all, we say that probably some of it, possibly much of it, results from the system and not the tithing. An appreciable amount of the tithing literature confuses these two, assuming that system and tithing are synonymous, and this assumption, impossible to candid reason, captivates and misleads some sincere but not critical readers. It may convince more of them than a legitimate argument would. But it is not admitted here. It is not true. The only rational ground on which more spiritual value may be claimed pro rata for one fraction than another is that the giver believes that the larger fraction has a divine authorization, and, consequently, a divine blessing not possessed by the lesser one. A strain of this legalism, shading into spiritual pride, may run through that experience. This does not invalidate the experience in itself, either as sincere in the recipient or even as divine in its source. God graciously accommodates himself to our defects

in many ways. He permits us to get spiritual good, or what seems to us to be such, through our misunderstanding, responding to the good intention in us. The legalistic tithist may get the benefit of the divine condescension in his tithing on this principle as we all may in some things. But where that is not true the spiritual advance may be attributable to consecration coming into a clearer showing or into an actual advance on its previous achievements. However that may be, the question is pressed, If one-tenth makes advance on one-eleventh or less, why will not one-ninth make a corresponding advance on one-tenth in the same elements? I see no evidence that it will not, either in reason or the New Testament. Finally, these experiences are not limited to any one fraction. Offerings of other grades, higher and lower, have been followed by the same experiences; which also have come where all system has been ignored and offerings made impulsively and perchance, in the opinion of some wise observers, foolishly or unjustly.

III

NEW TESTAMENT PRINCIPLES

THE authority of the New Testament is deposited largely in principles. Its ground principle is loyalty or fidelity or obedience to God in Christ. The whole structure of Christian character rests invariably and completely on this foundation. Above it certain less fundamental, but not less essential principles rise, which in their varied applications constitute the superstructure of the character. Every specific command is based on a principle of life, is never arbitrary; and, with little exception, principles are declared, fidelity to them required, and their application left adjustable by affectionate consecration and practical common sense.

In relation to stewardship the whole authority of the New Testament resides in principles. It promulgates no invariable law, no inflexible rule, whether brought over from a preceding dispensation or originally issued by itself. This being true, a very important question, to which we now come, is this: What are the New Testament principles of stewardship in property, and how are they to be applied? In answering this question we solve the problem of stewardship.

I. THE PRINCIPLES DEFINED

(1) Totality. This means that the Christian is responsible to God for the whole of himself and all that is at his disposal. The totality of his personality, his powers, and his possessions he holds in trust for his Creator, Redeemer, and Benefactor. His physical strength, his mental resources, his social influence, his time, his money, from the core of his consciousness and his conscience, outward through every segment of all that he is and has, to the outermost limit of actuality and possibility, through the best culture and the best consecration possible in him—all these come under this principle. They make a large demand. It is a large demand for the smallest human being. Any one, large or small, who claims that he is meeting it completely throughout its whole course, or that he ever will do so in this life, takes a great risk. To touch it under law is to be struck by lightning. Nevertheless, the highest privilege for all is to accept it, magnify it, operate it, and glorify it under grace.

Matthew 10 : 38. He that takes not his cross and follows after me is not worthy of me.

Mark 8 : 34. Whoever will come after me, let him deny himself, and take up his cross [daily. Luke 9 : 23] and follow me.

Luke 9 : 24. For whoever will save his life shall lose it; but whoever will lose his life for my sake, the same shall save it.

Romans 6 : 18. Being then made free from sin, ye became the servants of righteousness.

1 Corinthians 6 : 19, 20. Know ye not that your body is the temple of the Holy Spirit which ye have from God? And ye are not your own, for ye were bought with a price [the precious blood of Christ, a lamb without blemish and without spot. 1 Peter 1 : 19] glorify God therefore in your body.

1 Corinthians 10 : 31. Whether then ye eat or drink, or whatever ye do, do all to the glory of God.

2 Corinthians 5 : 14, 15. For the love of Christ constrains us; because we thus judge, that if one died for all, then all were dead. And he died for all that they who live should not henceforth live to themselves, but unto him who died for them and rose again.

Colossians 3 : 17. Whatever ye do in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father through him.

Acts 4 : 34, 35. Neither was there any among them that lacked; for as many as were possessors of lands or houses, sold them and brought the prices of the things that were sold, and laid them down at the apostles' feet; and distribution was made unto every man as he had need. (Read the connection, 4 : 29 to 5 : 16.)

(2) Personality. Focalize now this principle of totality of consecration on money and its equivalents. This is not to put the material possessions into a water-tight compartment and try to sail it separately from the rest of the ship of life. That is forbidden by the fact that property is intimately associated with personality and personality is primary. This brings us to the starting-place in the applica-

tion of stewardship in property. The money without the man is negligible if not despicable. The general proposition is safe for wide application that what one is, is more important than what he has. We are frequently told that the man is more than his money, and therefore he should not permit himself to become enslaved to property or to the acquisition of it. But the application to the distribution is not so common though equally true, pertinent, and important.

One of the great perils of the Christian life is getting its giving tied up in a money-bag. This peril seems to increase as one becomes wealthy and systematic. When one does this, when he settles into seeing his duty and privilege of benevolence solely or chiefly in his check-book, he is on the way to great disaster of character. God is not money and man is not made in the image of money. God is spirit and man is made in his image. Giving money can never take the place of giving self to men for God any more than in giving self to God for men. The New Testament sets this out conspicuously both by its utterance and its silence. It most impressively exalts the individual as primary, and assumes, wherever it does not affirm, the regnancy of personality in the whole scope and scheme of Christianity. Correspondingly it is impressively silent on details of finance, how to accumulate and how to distribute property. It leaves this field so bare of attention, on the low plane on which the

exaltation of the personal character, the spiritual life, places the supreme meaning of salvation, that the spiritually minded may be in danger of despising instead of utilizing the dollar in relation to the Christian experience. So true is this that to bring together all parts of the New Testament which magnify the man in his character, his spiritual life, and in the personal service flowing from this, exclusive of the use of money, would be to reproduce a large part of the book. Only a few salient passages are presented.

Romans 14 : 12. So then every one of us shall give account of himself to God.

2 Corinthians 8 : 5. They first gave their own selves to the Lord, and unto us by the will of God.

Colossians 3 : 1. If ye then be risen with Christ, seek those things which are above, where Christ sits on the right hand of God.

2 Corinthians 4 : 17, 18. A far more exceeding and eternal weight of glory, while we look not at the things which are seen, but at the things which are not seen.

1 John 3 : 2, 3. When he shall appear, we shall be like him. . . And every one who has this hope in him purifies himself, even as he is pure.

(3) Respectability. The application of this principle falls on the individual in himself and in those for whose conditions he is financially responsible. In himself respectability means that he should use money for his personal equipment for the Lord's

work with reference to proper human standards, in harmony with those divine standards which are always supreme. Christian usefulness must consider the preferences and even the prejudices of those in relation with whom it finds its field. A fine example of sane and sensitive self-immolation has left this word, "All things to all men that I may save some." Paul did not mean that he would be anything essentially wrong, or in any way conflicting with any divine standard of conduct, in order to save any or many. He used this extreme statement conservatively, assuming those limitations in its application appearing on the divine side. And the One higher than Paul exhibited in his life the same thing. He traveled afoot on the dusty road with the people who went afoot and he dined with a ruler in the style of the ruler, and in either case he was doing the will of the Father as much as in the other. Here is the principle defined for self. The same is to be applied in relation to those for whom the steward is responsible financially, viz., his family. The same Paul who would be all things to all for their good, at the same time plainly held that a Christian, who failed to provide for his own family, denied the faith and was worse than a heathen. It is a primary point of Christian stewardship that the head of a family keep his family respectable according to Christian standards of respectability. And this applies not alone to physical provision, but also, so far as conditions and resources permit, to

the fullest equipment of every child for the service of God in whatever field he may be called.

Matthew 17 : 26, 27. Then the children are free. Notwithstanding, lest we should offend them—go—take up the fish—find a piece of money; that take and give to them for me and thee.

Acts 6 : 3. Look out among you seven men of honest report, full of the Holy Spirit and wisdom, whom we may appoint over this business.

2 Corinthians 8 : 20, 21. Avoiding this, that no man should blame us in this abundance which is administered by us; providing for honest things, not only in the sight of the Lord but also in the sight of men.

Colossians 4 : 5. Walk in wisdom toward those who are without, redeeming the time.

1 Thessalonians 4 : 11, 12. Study to be quiet and to do your own business and to work with your own hands, that ye may walk becomingly toward those who are without.

1 Timothy 3 : 7. [A bishop] must have a good report from those who are without, lest he fall into reproach and the snare of the devil. (See the whole connection; also Titus entire and 1 Peter 2 : 9-20.)

(4) Prosperity. The Lord's hand is in all the affairs of his people. He regards all their needs and manipulates all their interests. He works through laws that he has made, and he works through miracles whenever he chooses. He lets those who trust him go on sometimes as if he were not, and at other times he shows himself in ways such that they are

sure they see him. God is just as really in the physical and financial life of his people as he ever was. But Christianity is on a different and a higher plane, with another and a better plan, than former systems were. In Judaism the divine revelation and providence hovered the ground and laid down rules of adjustment akin to those of the world. In Christianity the divine revelation and providence hover the heavens, set everything to the standard of the spiritual, and adjust the problem of prosperity above the material level. God now offers no material premium on consecration of material things. The eye that looks for property return on the basis of property consecration will not see any divine light; the soul that offers any bargain of this for that in financial exchange, under the name of stewardship, will get no response from God. He does not trade with his people. Redemption abolishes trading.

It is to be feared that some bearing the Christian name have not fully grasped this truth, but are trying to "keep tab" on providence with their own balance-sheets. They are mistaken. Whoever teaches that this or that fraction of income, or anything else, given to God, under whatever form, will get back something or other in the same kind, is teaching an obsolete system which is treason against the cross of Christ. But at the same time Christianity provides for material prosperity as a basis for stewardship. This would

stand approved as a necessary consequence of its principles and spirit, its equity and benevolence. To forge a cast-iron collar for all to wear, regardless of differing conditions and surroundings, would repudiate the life and teachings of Jesus and his authorized exponents, as well as invoke their indignant rejection. But the New Testament, although it mentions money in relation to Christians almost exclusively to disparage it or to condemn the spirit to which it is a powerful temptation, yet does declare the care of God in relation to it, and does explicitly teach the adjustment of the distribution of possessions to prosperity in them.

Matthew 6 : 25-34. Therefore, take no thought . . . for your heavenly Father knows that ye have need of all these things.

Hebrews 13 : 5. Let your conversation be without covetousness; content with such things as ye have; for he has said, I will never leave thee nor forsake thee.

1 Corinthians 16 : 2. Let every one of you lay by in store as God has prospered him.

2 Corinthians 8 : 11, 12. So there may be the finishing according to what ye have. For if there be first the willing mind, it is accepted according to what one has, not according to what he has not.

(5) System. Much stress has been laid on "systematic giving," and with justice. But it may be questioned whether system in specific application to finance finds any expression in the New Testament.

The general principle of orderly or systematic living is laid down there, and the application of it to this field is admissible, even if it were provable that the Testament itself makes no such application, for system is essential in applying the principles already enumerated, as well as others that are to follow. Paul's direction to lay by in store on the first day of the week is not forgotten, but one may fairly question whether that expresses a principle, or only a method under the principle just now recognized. We have found in it an expression of the principle of prosperity, for on this word the emphasis of the sentence falls and the significance of the storing on the Lord's Day depends. This last is a minor element, and if any one should claim that it is not properly understood as expressing a principle, his claim would seem to be well advanced; and this would be true if it touched only the question of its permanency or invariability; still it may be safe to accept the quite evidently prevalent view that this minor member of the sentence carries a principle. But so taken, its application should be confined to the individual, not as supporting the plan of a public gathering of offerings. The use sometimes made of it as imposing gatherings or collections in church meetings, goes beyond, or rather against, Paul's meaning and purpose; in fact, his purpose was to prevent such gatherings, not to impose them, or propose them, or even suggest them. If we keep this proposal as it was first made, as more a method

than a principle, and applicable to private use for systematic accumulation, we are not in danger of laying too much stress on it. Remembering, then, that "system" is always liable to merge into "machine," let its value in right use and understanding be magnified; let not "system" supplant "spirit," nor "machine" replace "man."

1 Corinthians 16 : 2. Upon the first day of the week, let every one of you lay by him in store, as God has prospered him, that there be no gatherings when I come.

2 Corinthians 9 : 3. That, as I said, ye may be ready.

(6) Simplicity. This is the principle of the single eye. The single eye is the opposite of the evil eye. The eye stands for the way of looking at things, for the standards of living. The single eye looks straight and straight through, through problems, confusions, and subterfuges. The soul of the single eye, clarified by singleness of standard, is the repository of the divine wisdom. God answers it and guides it because it does not trifle with his monitions and pervert itself by trifling. This, then, means sincerity and a straight walk with God. All these elements concentrate into simplicity. Fellowship with God eliminates the pomposity and crookedness of selfishness. To say that one's left hand does not know what his right hand does may seem the next thing to calling him an idiot; but that is what our Lord sets in the first place. He so places and

magnifies it in contrast with the hypocrite who blows a trumpet in order that he may have glory of men.

Matthew 6 : 3. But when thou doest alms, let not thy left hand know what thy right hand does: that thy alms may be in secret.

1 Timothy 6 : 8. And having food and raiment, let us be therewith content.

Acts 5 : 3, 4. Ananias, . . Why hast thou conceived this thing in thy heart? Thou hast not lied to men, but to God.

(7) Spontaneity. We might call it free will, or cheerfulness, or even hilarity, but spontaneity seems best to express the whole thought intended. All that has been set forth in preceding principles may be safely repeated and emphasized in due proportion at any time; but never in any way or to any extent that contradicts or embarrasses free will in giving. "God loves a cheerful giver," enthusiastic in the giving until possibly the enthusiasm becomes hilarious. The story of the shouting brother who was silenced by the contribution basket is probably true to life in some cases; but its extreme reverse is true of the Christian life at its best. In that life the call for contributions of possessions sets one shouting. It solicits him to his highest enjoyment. It stirs his risibilities of benevolence. It makes him glad with a gladness too pervasive to be concealed, and in his esteem so honorable and delightful that he does not wish to conceal it. Thus filled with the

divine graciousness he becomes so free-hearted in giving that he cannot give grudgingly. He is so thoroughly in sympathy with all the principles of right giving that he adopts and operates them with resolute readiness and bounding promptness. He "jumps at the chance." His giving is like the singing of a joyous soul that has mastered the principles of music and tuned all its musical faculties to spontaneous harmony.

Colossians 3 : 23. And whatever ye do, do heartily as to the Lord and not to men.

Acts 20 : 35. It is more blessed to give than to receive.

Acts 4 : 33, 34. Great grace was on them all. Neither was any among them that lacked, for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold.

2 Corinthians 8 : 1-4. The grace of God bestowed on the churches of Macedonia: in ■ great trial of affliction, the abundance of their joy and their deep poverty abounded unto the riches of their liberality . . . beyond their power, willing of themselves; praying us with much entreaty that we would receive the gift.

Luke 21 : 3, 4. This poor widow has cast in more than they all . . . all the living that she had.

Mark 14 : 9. Wherever this gospel shall be preached throughout the whole world, this also that she has done shall be spoken of for a memorial of her.

2 Corinthians 8 : 7. Therefore, as ye abound in every thing, . . see that ye abound in this grace also.

(8) Symmetry. The chief design of the divine plan of stewardship for Christians is the spiritual growth and symmetry of the steward. God is not dependent on his people for money with which to execute his purposes. He always says to them substantially what he said to seer and singer: "The cattle on a thousand hills are mine, all the gold and silver are mine; if I were hungry I would not tell you." He is not dependent on any creature for any supplies anywhere, except as he voluntarily and benevolently makes himself dependent for the good of those to whom he appeals for support. But he has so ordered that the attainment of Christian progress and perfection is involved in material stewardship. He calls on us to give in order that thereby we may be developed into a capacity to receive, which seems to be impossible on any other plan. Our receiving, as really as our giving, glorifies him. We cannot fail of either without failing in that praise to God for which we exist and to which we are called. We glorify him by receiving his grace for our need and by imparting his grace to the need of others. This duplex flow of divine grace through us works in us as it passes both ways. The steward himself is the central field of the stewardship. We are in this business because our heavenly Father seeks through it to make us what he wishes us to be. His prevailing and permanent purpose is our perfection in spiritual symmetry. The fuller meaning of this will appear in the constructive section.

Ephesians 6 : 10, 11. Be strong in the Lord and the power of his might. Put on the whole armor of God, that ye may be able to stand against the wiles of the devil.

Colossians 1 : 9-28. We do not cease to pray for you and to desire that ye might be filled with the knowledge of his will in all wisdom and spiritual understanding; that ye might walk worthy of the Lord unto all pleasing, being fruitful in every good work and increasing in the knowledge of God (ver. 22), to present you holy, unblamable, and unreprouvable in his sight (ver. 28), every man perfect in Christ Jesus.

Luke 16 : 11. If ye have not been faithful in the unrighteous mammon, who will commit to you the true riches?

Matthew 6 : 21. For where your treasure is, there will your heart be also.

Colossians 3 : 5. Put to death, therefore, your members, . . and covetousness, which is idolatry.

Hebrews 13 : 20, 21. Now the God of peace . . . make you perfect in every good work to do his will, working in you that which is well-pleasing in his sight, through Jesus Christ.

(9) Equality. The eight principles already defined relate to the individual. They reveal the way in which he should go in dealing with stewardship for himself. They are the substance of a sound and symmetrical doctrine of stewardship in the aggregate for the individual alone. They do not touch the problem of the distribution in detail save as symmetry clearly involves a broad view of needs

and a careful analysis of personal responsibility in response. But now the principle of equality comes in to equalize burdens on associated stewards, so that one shall not be eased and another burdened, so that by this adjustment in detail of the ability given by prosperity, each soul shall be free to build itself symmetrically by means of its wide-spreading benefactions, large or small, as prosperity may make possible.

Galatians 6 : 2. Bear one another's burdens and so fulfil the law of Christ.

2 Corinthians 8 : 13, 14. Not that others be eased and ye burdened. But by an equality, at this time your abundance for their need, that their abundance may be also for your need.

2. THE PRINCIPLES APPLIED CRITICALLY

If the preceding principles are taken in a large view of them, they will provide a quite complete test for current methods of giving. These methods are reduced to a few when grouped on the basis of their general or dominant qualities. On this plan we now classify them and seek to judge them in the light of what has gone before.

(1) Haphazard. This has been the prevalent method among Baptists. It comes from earlier than the first efforts to systematize stewardship. It has stood out against system all along the way. Probably it is still the prevalent style among us, at least when we are viewed numerically; more individuals

among us employ it than use all the systems combined. It arises from two sources chiefly. One of these is thoughtlessness. People do not think providently. They live from hand to mouth in many things or in all things; and this state of mind so flows into their religion, that if the support of the kingdom of heaven depends on them it must live on the same plan. Their sympathies may be assumed to be right and their enthusiasm may reach a high pitch at a given moment; but with their sympathies right and their zeal aflame, they cannot contribute much because they have not thought to have it in hand for this moment. They may pledge, indeed, but then the same constitutional deficiency induces or compels them to fail to pay the pledge, even when reminded of it. Another source of hazard is indifference. The delinquency arises from lack of real interest. Unless church books are going to have great controversy with heavenly records, many church-members seem to have little or no real, or at least earnest, interest in their religion, except as they think that it can be brought into the service of their selfishness. They pass for "missionary Baptists" because that is "the thing," not because they have the missionary mind. Consequently, when they are brought face to face with the call of the Lord's cause, they contribute a little, cheerfully, or more, grudgingly.

From these two sources most of the tides flow against systematic stewardship in property. The

shiftless in methods or the indifferent in spirit are still a large company among those to whom the cause of Christ looks for aid. They are the first argument for the "collection box." It gets something from those who otherwise would furnish nothing; that is, it does if it is carried to them, but if it is located in the vestibule and their attention directed to it, they fail to interview it because they do not think, or they purposely evade. When a congregation reaches that culture which leads all its members to adjust these affairs at home, the offering in the meeting will not be needed except, perhaps, as a convenience for concentration or as an expression of worship. It is always a possible temptation to penuriousness and hypocrisy, as well as shiftlessness, among the enrolled supporters.⁶ And it may be an offense to some to whom a church should never apply for money, but whom the church should seek to bring within the sound of its message.

(2) Competitive. Emulation, in the higher meaning of the word, is legitimate. Paul used it for stirring up the brethren to contributions. When what others have done or are doing rouses us to doing better than we would otherwise, and from right motives, emulation is good as a means to this good end. But its peril lies in its tendency to run into competition in the lower meaning of the word. This has been a common evil and sometimes it is a great evil. So soon as A gives more than B, because he wishes to appear to be more generous than B, or

even in the spirit of triumph over the other, the glory and the grace go out of his giving, because it loses the best motive and substitutes a bad motive. This mischief had large play in the old-style subscription paper. It was presented first to the rich man, more or less in obeisance to him on account of his money, with the understanding that he enjoyed the flattery, as well as the opportunity, to pose as the largest giver and by implication the most liberal. The truly Christian subscription paper would reverse this order, for it would go to the poor first that they might give freely, and that their deficiency might be made up by the rich without display. The evil in the subscription paper continues in the public call and announcement of contributions. This appeals to the same vanity in essentially the same way, discourages the same fidelity, provokes the same jealousy, and works the same injury. Either of these methods has its advantages, but both are out of harmony with that self-hiding in simplicity on which our Lord laid high honor.

(3) Self-denial. Somewhat extensively a method of increasing contributions has come into use under this title. Churches and other companies of people agree that, for a stipulated period, usually brief, a day or a week, each one will deny to himself some privilege usually enjoyed in order that his gifts may be increased by the amount thus saved. One will cease the use of sugar in his coffee, or both coffee and sugar, or other articles of food. Another will

walk and save carfare, and so on. Each chooses the field and the extent of his own abstinence. If so disposed, he can deny to self what self usually has but does not value much. This may go so far that the "denial" part becomes a joke. On the other hand, no doubt this plan is seriously operated, with as good motives as more dignified methods; and in some instances funds surprising in amount, as well as gratifying, have been accumulated. Where this has occurred among the poor in this world's goods, the result argues the seriousness of its prosecution and some real sacrifice. So far it is worthy of sympathetic treatment, and is more respectable than the meager provisions of the rich that cost the givers nothing of self-denial. But evidently this method carries always two temptations, to hypocrisy and to trifling, the one in the evasion of any real self-denial by easy ways that meet the letter of the agreement, and the other in the spirit of sportiveness and the travesty of serious things to which the plan may lead.

Taken seriously, the "self-denial" scheme fails between the principles of totality and personality, to mention no others. The course of reasoning against it is this: If one can dispense with sugar or coffee, or both, for one week without injury to himself, why may he not do so for two weeks or fifty-two? If another can walk to his work for one day without injury to himself as God's instrument, why can he not often or always do so? And if this

is no injury to him, may it not be a benefit? The proposition is soberly submitted that if many persons would test themselves systematically after this fashion, they would find themselves both benefited in health and enabled to become larger givers automatically by proceeding on the principles we have laid down. It is believed that this proposal applies very pertinently to thousands of Christians of moderate means and to a greater proportion of those of larger means. When Nathan Bishop, as a wealthy man, was doing as well as giving on a large scale for good causes, he was hailed on the street by another wealthy man, riding by as Bishop walked, with the question, "Why don't you ride, Doctor Bishop?" The reply was, "By walking I have more money to give away." He probably might have added truthfully, "And have better health." After one has answered Christ's demand for denial of self and has gotten hold of our principle of totality practically, this so-called self-denial may take on great dignity and efficiency as one expression of the deeper denial; but otherwise the "denial" is in great danger of falling into hypocrisy or frivolity or both.

(4) Thank-offering. This brings us to that which deserves to be treated with sympathetic courtesy. Thank-offerings have expressed much of grateful love, some of which seems to have been genuine toward God. One's property in peril appears to the owner to be saved by the divine interpo-

sition, therefore an offering is made. A child lies beyond the skill of physicians at the point of death and an unseen Hand turns back the tide of life; therefore the parent takes his thank-offering to the Lord. A heart alert for such calls as these can hear them often. Now let it be repeated that contributions under such impulses present much to solicit sympathy and evoke admiration. Then let it be said softly, but plainly, that this kind of giving is defective. The defect is fundamental. The difficulty with it is that, more or less, it originates in selfishness. The owner loves himself in his property; the parent loves himself in the child; the saving of the property or child of another would get no response of this nature from him. Without doubt frequently, possibly always, these offerings express self-love and without this element in them would not have been made. Protest against this style of giving arises readily out of the first principle, under which the whole life is a perpetual offering of thanksgiving and more. The basal conception in this method involves a separation between God's and mine incompatible with perfect stewardship. On one side it looks toward those propitiatory offerings abounding in paganism and in a paganized Christianity. In the better class of Christians also, it is always in peril of the "bargain-counter" spirit, which makes true giving or serving impossible everywhere.

(5) Fixed Percentage. This brings us to system, which is good so far. For the present use the tenth

takes its place with other fractions without any special rights on any basis of law or method. The field of the application of this percentage is usually that of the gross income; the steward sets apart a fixed fraction first of all that he receives, as the Lord's part in this view of it, before he applies any of it to his personal purposes, whether of luxury or necessity. This is his debt to God which he will pay before he pays any other debts or provides for himself. Differences on this last detail and others appear among the advocates of this scheme, but they are of minor import, and the proposal to tax only income covers the field substantially.

The point of issue now is that of the fixity or invariableness of the portion set apart. Is that element consistent with New Testament principles? It is not. Our first three great principles—totality, personality, and prosperity—array themselves against it. Combined, they constitute an assault on the fixed fraction that sweeps it routed from the field. It cannot maintain itself even for the individual alone unless his conditions and his possessions remain unchanged. Whenever either of these changes appreciably, he cannot meet the New Testament successfully, cannot continue a consistent steward, without changing his percentage to meet the change in the element or elements in his case. And in cooperation with others the difficulty may be further increased. We may illustrate by the national tariff. Statesmen never make "horizontal"

changes in the whole group of tariff schedules; but they consider comprehensively and seek to adjust equitably, in consequence of which their problem always operates a sliding scale. So the statesmanship of Christian stewardship always operates a sliding scale. The regnant principles of the New Testament compel it to do so. Harmony with them by means of an unchanging proportion is impossible. This involves perplexities of judgment and tests of conscience, but these we are not considering just now; they find place under the constructive application of the principles. We are now challenging the fixed fraction with the fixed principles, and the fraction will have to manage the jolts it gets as best it can. It stands in this particular with haphazard, and is called to improvement. The principles must not and will not yield.

3. THE PRINCIPLES APPLIED CONSTRUCTIVELY

Our search is for the ideal stewardship in property. In the New Testament certain principles appear which, combined, make clear the outlines of that for which we seek. Bringing some present methods of making effectual the spirit of giving to God, or of operating as his stewards, to the test of these principles, we have found none of them filling the outline, but all of them, so tested, appear seriously defective. Are we able to locate or define the central or germinal element in these methods in which their deficiency originates? Trying to get

the primary point of view where they agree, more or less, with each other and at the same time differ from the divine ideal, we venture to express it thus: They begin at the wrong end and work the wrong way. This leads to a series of entanglements. These entanglements can be disentangled most briefly and clearly not by following them in detail and ferreting them out in fragments, of which we have done enough in previous connections, but by handling our Scriptural principles constructively, taking them in their vital and logical order and applying them in their harmonious aggregate positively, leaving the tangles to look out for themselves and disappear by necessary consequence. Our positive definitions and negative applications of these principles have sought to clear the way for this constructive use of them.

(1) Totality. We conceive ourselves as new-born into the kingdom of God. The stirring of the new life stirs this primary question: How much of us and ours, as things are ours under human laws, belongs to God? The spontaneous answer of gratitude for redemption and equitable response to its claims must be, "All and absolutely." We propose to take this for all it is worth in the estimate of our highest conception of equity and our tenderest affection of gratitude. We cut all strings of naturalism, eliminate all equivocations of selfishness, and accept this proposal in the full light of the Cross forever and for everything. If we fail to do

this, and so far as we fail, we will be misled by sophistries, deceived by delusions, and wrecked in the consequences of both of them. We have already challenged those legalistic surveyors who propose to run lines of demarcation through the redemption and the consecration which it originates and appropriates. We are not going to permit any one on any plan to beguile us into any infraction of this holy unity. All of our holdings are held for God on the same basis and to the same extent. We are under precisely the same degree and the same kind of responsibility to him for every element in them. To take out any part and set it aside as under a separate law or love, is an impertinence. To all this our primary principle of totality holds us fast inflexibly and invariably.

(2) Personality. We first find ourselves redeemed completely and consecrated completely. From this initiative of our own personality we look ahead and start on our age-long service of our Lord. We are humbled by his estimate of us, expressed in redemption, and amazed at the vista of our possibilities as he unfolds them to us. And by the same we are exalted in spirit by the apprehension that all God gives us of material things is but a bagatelle when compared with what he gives us in ourselves, our possibilities in conformity to divine standards and our achievements in divine service. Humbly but confidently we are assured that the most profitable field in which we can invest for him, and

for ourselves as one with him, is ourselves until we are equipped for his service. If we get hold of this properly it will save us from a common error of starting at the wrong end and working the wrong way in the necessary divisions and adjustments with which we must deal. Now we should perceive that we may not set apart any portion of what we control, may not institute any division that places service separate from our personality in the first place, and adjust the remainder to it. That would put the circumference before the center and turn the whole process topsyturvy. God has not redeemed our things; he has redeemed us; and that puts us first and keeps us there in every consideration of the whole problem of our stewardship. This involves that we are not to think of any service or gift as separated from ourselves; because we are Christ's and Christ is God's, and thus the redeemed are lifted into a unity with the divine such that it makes the recognition of a fractional division between the two in stewardship of things internal or external, a disruption of the sacred unity which is treason against both.

These considerations prepare us, as no others can, to specialize on the use of money for the perfection of personality as the instrument of the divine will. How can I make the most of myself personally for God? No person, especially young person, can answer this question without taking his money into the reckoning; his money for expenditure on him-

self first of all. God cuts with the sharp edges of his instruments, and in order that they may cut well they must be well sharpened. Therefore a duty, in some sense the first duty, of every one is to secure and preserve the physical conditions necessary to doing the will of God, and to appropriate to this use all the money necessary to this end. Here is a stewardship of property with reference to food, clothing, recreation, vacational or other, and every other element of the physical life. The same principle applies in the same way to the mental equipment. If one is called to preach, his obligation is to make himself the best preacher possible, which involves education costing him or some one else considerable money. If he is going into any profession, the same remark applies to qualification for superiority in that profession. If his duty is to enter the market and trade for God, then he should seek the best business education. Apply the principle wherever it fits, and it fits every one somewhere. Personal equipment to do personal work is the first call on stewardship in money because personality is primary as well as persistent everywhere.

(3) Respectability. Every human being desires to be respectable according to certain standards more or less clearly defined in his own mind. These standards come to him from various sources, singly or combined, recognized or unrecognized; standards constitutional, associational, legal, moral, etc. The standards of respectability for the Christian are all

combined and unified in Christ. In him we are to be conformed to the divine image. Whatever harmonizes with him commands us. All else has no legitimate influence over us. So far as we tinge our conceptions of respectability with the shadows or the lights of the world, we are untrue to our high birth and calling. This enfolds and unfolds a multitude of strenuous calls to none of which may we be deaf, with none of which may we play hide-and-seek, with all of which we must deal faithfully and freely as stewards of the grace of God through our material possessions. In every one of the calls for our money we must stand fast where we find the best available answer to the question, "Will this expenditure be respectable according to God's standard, will it be a good investment for him, will it please him? Manifestly here we are in danger of getting ourselves into numerous entanglements of judgment, natural sympathy, and selfish solicitation; but if we are to grow up into the stature of men in Christ, we must not run away from these entanglements or cast them aside. To do the first is to show a cowardice discreditable in those who are commanded to quit themselves like men. To do the second is to belittle the redemption which glorifies every trifle of our life, pouring into it the dignity and sanctity of the supreme Steward, our Lord Jesus Christ. No matter what perplexities or persecutions, what inconveniences or losses may be involved, our inflexible rule must be to test every use

of our property as much as our speech, thought, and feeling by this one test of respectability according to Christ, giving him the benefit of the doubt wherever a doubt exists. We are not to deny or modify our obligation to be respectable in this way by hiding behind any apportionment, whether made by a convention, a church, a committee, or a crowd. Our course may please or displease the world or the brethren, but that is a negligible consideration in the eye of respectable stewardship.

In all of this we are assuming, not denying, the position taken in our definition of respectability as recognizing human standards. So far as we do this as our Lord did, we are conforming to the divine standard. This opens a large field for discrimination and raises many fine points of distinction. Whatever problem is thus set before us we must grapple and handle with the firm hand of a loyal heart. The demon of selfishness and his ally, subterfuge, lurk along this line, to be met here as everywhere else. It behooves us to be on our guard equally against worldly conformity and unwise discrimination. The opportunity often arises to paralyze our message to the world by fanatical or otherwise foolish antagonism to the tastes of the world. For instance, a preacher can save money for charity by preaching shabbily clad; but often that would be poor stewardship, because this economy loses more in the message than it gains in the charity. More harm is done in the higher interest through the

repulsion of the decently clad, than the improvement in the beggar's wardrobe does good in the lower.

(4) Prosperity. It is important that we set a right value on this word. Only by so doing will we get a firm grasp on its principle. Having in mind what has been said under "definition," we raise the question, What is it to be prosperous in business, or in the widest view of material possessions in their ownership and uses? We cannot frame a proper answer on the basis of the four rules of arithmetic alone. We must use them, must add, subtract, multiply, and divide. But any worldling does that. He estimates the value of what he has as expressed in figures by what he can get out of it; what he can get with it that best meets his most urgent needs as he understands needs. To accumulate a million dollars and live in a desert isolated, both during and after the accumulation, may be regarded as prosperity; but to get the same or less and live in a city associated, is more to almost every one. And the value of the money grows as the uses multiply in which the owner can gratify himself, if he is one kind of a man, or promote those principles and enterprises to which he is devoted, if he is another kind of man. A wide range of meaning in the word prosperity opens, even to the worldly mind, around the wealth that is managed in the application of the four rules. The conclusion of this line of reflection is obvious and its application to the Christian life pertinent. Such people as we are taking ourselves

to be cannot define prosperity in finance lower than the level of the new life in Christ. When we see it all in the fellowship of Christ, his cross and cause, we must elevate and refine our definition of prosperity, must put into it the recognition of the spiritual, that which we get and that which we give.

As a simple illustration take this: One pays toward the support of a church and gets a varied spiritual prosperity from the church, in the preaching, the prayer meeting, the fellowship. If he views this fact and its implications with a worldly wise eye, he may say: "Well, I get my money's worth out of that, a good investment for me; but it takes all I think I ought to give until I have purchased another farm, for farm values are rising, therefore I will postpone all gifts beyond this." But when he views it with the spiritually wise eye, the argument runs the other way, thus: "If this investment in my church brings me so much and such superior prosperity, therefore I must invest in missions in order that I may share in giving the higher good to others, more destitute than I. Perhaps I own enough farm land." Now he lifts his money up into heavenly connections, which makes it mean more of prosperity to him than it could below. Moreover, if he brings it down his whole life will come down with it. And further, let him note with trembling, if he brings his life down, he brings down the life of Him who lives in him and in whom he lives. In thinking of it in this way we do not

slip our discussion off its base, but we do elevate the base.

Let us guard against confusing prosperity with proportion. Much is said about "proportionate giving," but not much to the point sometimes. It means about this: Of course, when I have more I will give more. I will extend my partition between God's and mine farther as the field opens, setting off more to myself as well as to him. I may continue the same proportion, unless the prosperity should become great, when I may grow discreet, or stingy, and cut his part down, avoiding fanaticism. Here is a danger-point in prosperity when confused with a scheme of proportion based on a scale of fractional division. Let us bring our principle of totality and set it in view here as a safeguard. It is the only adequate safeguard. As our teachers in stewardship reach this point they separate into two parties, each taking that fork in the road to which its principles, so far as it has come, lead it. One party makes, as we have seen and declined to accept, a division between God's part and ours, beginning at God's end of the line and cutting off his share according to program. But the party to which we belong, knowing no such line, lays another between the equipment and maintenance of self as the instrument of God and what lies beyond self, viewing the whole as a unit in him. To these two parties increase of prosperity means two quite different things. To the first, on the basis, for instance, of a

tenth as God's part of a dollar, a doubling of prosperity means ninety cents of surplus for self and ten cents more for God; but to the second it means no surplus for self and a dollar more for God. The word proportion never occurs in the New Testament in application to property, and the idea commonly carried in it is equally absent from that book. This discussion, therefore, does not recognize proportion as a principle in Christian stewardship, but only as a method subordinately.

The point now reached raises two questions: How much of our holdings do we need to apply to ourselves; and, this need being met, how much is left for distribution beyond ourselves, and how shall we distribute it? The answer to the last of these questions, in its second element, comes more fitly under the next division. But the first question is now at our door demanding no stinted attention. The problem of the dividing line between what should be invested in self and what should pass on to others, is very serious, not mathematically so much as dynamically. It runs through the roots and carries the issues of life wherever it runs, profoundly, variously, and very seriously. The estimate we place on ourselves determines the estimate we put on others, on the whole field beyond that part, comparatively small in some legitimate views of it, which we directly plant, till, and harvest. Every fraction applied to ourselves cuts off proportionately elsewhere. The dullest eye must see that this lays

a snare for our feet, the snare of selfishness. As soon as we begin to appropriate to self, we stand face to face with the "old man," are tempted to enlarge this side of the distribution in response to our own gratification rather than to our Lord's glorification. The difficulty and danger here are much enhanced frequently by our honest ignorance of what we do really need and, equally or more, of what we are liable to need in the future for which we are planning. We shall miss the mark unless God guides our arrow. As we miss the mark the kingdom will lose, and its loss will be our loss, because we are vitally and totally of it. Its interests are involved in the use the Lord makes of us, and our interests are involved in the use he makes of what we provide to be applied beyond us through other instrumentalities. If we are wise we will not dogmatize in the presence of this problem. But we may reflect and suggest.

Our first reflection relates to the liberty of the individual. We agree not to be afraid of liberty in Christ. Here it comes to view in the foreground. It is robed in the principle of personality. Our time has peculiarly and happily exalted the sanctity of the person, both in his real self and the physical form which he inhabits. This exaltation is the product of Christianity. It follows in the train of those great teachings that our spirits and our bodies are the temples of the Holy Spirit, and that the offering of our bodies as a sacrifice to God is a spiritual

service. The highest application of the sanctity of the human person is in the Christian, and specifically in his stewardship. Here, then, we are on the highest ground for the recognition of individual liberty in personal sanctity. Every steward of God has a supreme right to take his own measure and manage his own stewardship. Ample field lies open for advice and argument, but determinations are the prerogative of every soul for itself, a prerogative that it must defend against all intruders and cherish for its Lord. How one distributes his material prosperity is his own business just because it is God's business.

Another reflection is that all stewards occupy a common level and have a common obligation of fidelity to the finest fraction of prosperity. A millionaire has no more right to waste a dollar of God's money than a washerwoman has. Practically, this is an absurdity to the world and to many church-members. It is usually assumed that because one is rich he has latitude that his poor brother does not have in considering his expenditures in the light of his preferences selfishly. But in the presence of the Cross of Christ the difference between a thousand million dollars and ten cents is negligible, for the present purpose. The same divine ownership covers the one as the other, and stewardship and selfishness meet for the same struggle in the one life as in the other. Has a rich man a right to put his money into an automobile or a

cigar? Yes, if it is essential to the purpose of God in him. Aside from that consideration the amount of money he controls has no bearing on the question. The work of the Lord in the churches, through them, and beyond them, can never reach its highest attainment until the Lord's people cease conceding to the rich a latitude of selfishness which is not granted to the poor, cease crouching to the owner of much, and apply estimates and discipline impartially everywhere.

But we hasten this line of observation to its conclusion. After a Christian has provided for the equipment of himself for doing in the most perfect way what God gives him to do, how much of what remains may he appropriate to himself? Nothing! But does not this mean that we are not to spend any money for our own aggrandizement or gratification? Yes, that is what it means, and that is the only way to live a Christian life. This is so plain in the New Testament that our astonishment at the statement of it starts our astonishment at the blindness with which we have read that book.

Let it be understood that what has been said applies only as it has been said. It does not so apply as to prohibit thinking about to-morrow and arranging for it to-day. It does not prevent proper forecasts, concerning the demands of business by the business man, or family expenses by the head of a family, or personal expenses by the individual, or judicious provisions for possibilities or probabilities

of decline in one's resources, financial or physical. These things are admissible and necessary in multitudes of applications on a scale reasonably commensurate with the whole scope of each life. But the principle must stand. If we are not able to take it in its entirety for reasonable use, that is our great misfortune. If any one says that this cuts off a great many calculations and gratifications, the reply is, Well, let it cut! Selfishness can devise many more of both after this principle is in operation. The principle itself is as fixed as the redemption in which it roots. More light may shine along this line when we turn on the current of spontaneity.

(5) System. We have already observed that system in stewardship is necessary, whether listed as principle or method. We cannot get far successfully without it, either in acquiring or in distributing; and, other things equal, our stewardship will be wise in proportion as it is systematic. The need seems to appear at this point to apply the principle to distribution. System recently has been considered mostly in relation to proportion, and the discussion has clung quite closely to the item of the division, on the basis of percentages between the Lord and the steward in his selfishness. For that we no longer have any place; but for distribution unselfishly to a throng of eager and more or less worthy applicants we do have a place. The multiplication of fields and ways for doing good with money, and the increase of facilities for communica-

tion with all parts of the world, lays on the steward of the present time additional responsibility in this element. Carelessness or incompetency here may be more disastrous for us than it would have been for our predecessors. The duty to discriminate, therefore, becomes more insistent, generally and particularly.

Generally, discrimination is necessary between different kinds of good. A simple analysis is possible for every one and seems to be sufficient for our present purpose. It recognizes contributions to four kinds of needs—the physical, the intellectual, the moral, and the spiritual. This is an ascending gradation in the understanding of the Christian. At the lowest point he stands in fellowship with all normal humanity; one who refuses all response to the physical needs of humanity having forfeited the right to be regarded as human. The appeal of intellectual need, and aid to education in response to it, approximates the preceding in its universality as people are civilized; one disregarding this claim not being counted as civilized. The third step still carries along with the Christian a large number of those who are no more than humanitarians at their best; the Christian influence everywhere diffusing throughout the community a sentiment more or less in sympathy with good order, sobriety, honesty, honor. But in the fourth and highest field Christians must bear substantially the whole burden.

Others, indeed, see indistinctly the significance of

the gospel in itself and are sometimes willing to contribute to its dissemination for its own sake, others are so disposed for the sake of its value in lower relations; but the natural man cannot understand the spiritual life in itself or appreciate it in any way enough to induce him to contribute much to its propagation. How does this bear on the distribution of the Christian's funds among the four kinds of good? It seems to compel the consistent saint to push his contributions strongly into the spiritual. While he is authorized and required by his Christian belief to consider sympathetically and practically the lower kinds of philanthropy, he is as certainly required, as a general proposition, to subordinate any of the other three, or all of them together, to the one that abides by the cross and the crown of his salvation. If he fails to do this he therein writes an interrogation against his whole Christian profession. This may seem to be a too strenuous statement, but it must stand. If one has not a sufficiently clear apprehension of the grace of God in sending his Son into the world to save sinners, and appreciation of it for himself and his fellow men, to lead him to take this view of these relative values and claims, he should not be offended if those who do understand and appreciate doubt whether he has any divine life at all. It is too late to compromise with a so-called Christian steward who is more generous to a soup house than he is to foreign missions. Errors of this kind are too common, result-

ing from thoughtlessness, impulsive natural sympathy, or unfortunate training in this field, but when all admissible allowance has been made on these grounds, our declaration remains as just now stated. If great need in the lower fields should get no response except from Christians, this conclusion might perhaps be modified; but the reverse situation is conspicuously in evidence. That the wealth of the worldly, as well as of many claiming to be Christian, is going largely, as it is, to the relief of physical and intellectual destitution, is a legitimate and powerful appeal to the redeemed to expend themselves for the highest ends, both at home and abroad. The spiritual will respond to this, and their aid to the lower kinds of helpfulness will seek those organizations and institutions in which the spiritual life and purpose are most pervasive and effective.

In detail, but little needs to be said. It relates to the choice of fields and the distribution of one's means to them. At home it seems clear that a church-member should support his own church where it provides facilities to meet his desires; and where conditions may call him to cooperation in undenominational or interdenominational enterprises, supreme regard should be had to the doctrinal soundness and spiritual power of the agencies chosen. With very little exception, if any, denominational facilities will be found sufficient and as solicitous as they are sufficient. The danger is on the other side, that the opportunities provided are so

numerous, so urgent, and so excellent that the contributor will be confused in choosing, and will become indifferent to the knowledge of details that he ought to seek. Individualism and personality are now tested at this point. The difficulty is in sustaining enthusiasm in studying particulars of need and promise without becoming divisive. More or less all the way throughout our mission history we have been permitted, if not encouraged, to appropriate specifically, as individuals and churches and fragments of churches or sometimes detached squads hardly within speaking distance of the church. The right of large givers has been recognized to designate the details of the application of their funds, involving sometimes a sort of kingdom within a kingdom, with direct communications, seeming to waste the worker's time in correspondence of doubtful value. Valid reasons exist for this method. More valid objections, perhaps, are equally easy to find; it tends to minister to local and personal pride and vanity; it brings self in where only the Lord should enter. The ideal is the blending of the greatest intelligence and enthusiasm individually, on the one side, with the combination of the greatest number of contributions to common channels with the least embarrassment for the immediate managers of the great work.

(6) Simplicity. When our Lord said that unworldly thing about not letting the left hand know what the right hand was doing in almsgiving, he

put to a sharp test the faith of men, including Christian men. His application of the same principle to worship seems to be more palatable to the majority. For most people praying alone and unrecognized is easier than to give alone and unrecognized. The wisdom of the better side of the world probably has quite accurately put itself into this smart saying: "The greatest pleasure is to do good on the sly and be caught at it." But why do it on the sly if the greatest pleasure in it is the failure of the slyness? Can this question be answered honestly without formulating a criticism on humanity at its natural best, a searching fundamental criticism? The confession, conscious or unconscious, seeming to be involved in the smart saying is this: The person who does good on the sly is not sincere in the slyness, for his deepest desire is to be caught at it if his greatest pleasure is in that element of it. May not anonymous giving be the highest form of egoism? When one conceals himself with the knowledge or expectation or hope that sooner or later he will be disclosed, may he not harbor more self-seeking than if he had given openly at the outset? May not the secret and dominating feeling be that in the delayed disclosure he will secure more attention, discussion, applause, than could have come to him in any other way?

If these are searching questions, let them search! We need much of this kind of searching. The need of it is blazoned on many windows in houses of

worship, on many buildings for good uses, on many funds for highest purposes, on which the names of their donors are displayed openly, as well as in the less frequent instances of more secret giving in which self may have been expressed less evidently though with equal certainty. The genuine Christian spirit shrinks from all that kind of thing. When one proposes to give to a good cause on the condition that his name, sometimes enfolded in another name from which it cannot be disconnected while time endures, shall be attached forever to the gift; the gift in itself may be good, and the giver may be estimable, but the condition is so far removed from that simplicity which Christ commended in the saying of the two hands, that the term "Christian" seems to be very incongruously associated with it. If we cannot see this. let us consult the oculist.

This is not to say that we do wrong when we let others know that we give and what we give, even when we give much, perchance disproportionately much. Counterbalancing considerations are legitimate. Sometimes one can greatly augment the gifts of others, thus advancing the Lord's cause, by conditional giving and other processes. But, after all the modifying concessions have been recorded, the ground floor in this discussion remains right where Jesus placed it in the saying that seems so extravagant to most people. Suppose that all the members of a large church should simultaneously cast out the whole visible and orderly program of apportion-

ments, and envelopes, and pledges, and everything tinctured with publicity; and then secretly, steadily, and joyously give much more than they had given before! Suppose it if you can, and then tell yourself what you would think of it. Would you not think it rather "queer," have a little suspicion that they had all become daft, or at least gone over to that red flag of the devil, "fanaticism"; and would you not be quite sure that they would not continue it long? But if words mean what they say, taking these words of Jesus conservatively, unless he himself was either disconcerted or insincere, he meant to be understood that that is the normal spirit of the giving acceptable to him. This does not mean that the Lord delights in dunces or oddities. But it does mean that he delights in that simplicity which does not proclaim itself, that conceals in order to avoid the applause of men, which applause may carry in it the disfavor of God. In another sphere, another atmosphere, another life, competitions, triumphs, applause may be safe for the saints, but not now and here. He who eliminates these methods cultivates safety; and he who finds his duty in publicity, and must therefore encounter the clapping of hands and the waving of banners in honor of himself, as some must, needs an extra measure of grace lest these things wither the flower of his service and dissipate its aroma. The wise Lord, who "knew what is in man," saw the deep and wide meaning of this and more like it; therefore he set in the center of our

eye this wide and deep saying that we might never cease to see it, because the ceasing to see it is the blurring and the scrimping of the divine landscape, and it is too fine to be blurred or scrimped.

(7) Spontaneity. The only giver whom God loves on account of a quality in his giving is the "cheerful giver." This at least is true as far as the New Testament states. This fact is significant practically to the seekers after the divine ideal in this service. It is significant both as warning and encouragement. It warns us that our reluctance may kill our contributions much more than we think. The lack of this lovable quality in them may cut the love of God out of them. Praying for blessing on gifts that were not given freely, cheerfully, may be wasted. But the fact that God loves a cheerful giver peculiarly is the supreme incentive to ungrudging giving, because it calls with specific power into the fellowship of God as a giver. In proportion as we give as he does, his life penetrates and vitalizes our gift. This cannot be said in the same way of any other element in giving, no matter how correct it may be. Even self-sacrifice may not attain to this blessing. Much self-sacrifice, going to the extreme of perpetual poverty and constant torture, may be not only unacceptable to God, but repulsive to him, because it is done in the spirit of bargain, legalism, self-righteousness, and what not, that is incompatible with the love of God. One need not observe or reflect very far in order to be

impressed by the fact that much of what is called giving is so defective in this element that we cannot well see how God can love it.

Does it not then follow that he was wise who, when convinced of his duty to give a large sum to a good cause, declined to do so on the ground that he could not do it freely and would not do it grudgingly; but who added that he would do it as soon as he could cheerfully, explaining that he had not been educated to such a point, but would try to reach it as soon as possible, and then would give the amount that at first seemed to him excessive? I think that he was wise with the higher wisdom, that his aspiration after the right spirit in the giving was worth more to God than his money would have been without it. We may safely assume that all the divine help needed, to bring him to feel as his judgment taught him he ought, would be given to him. When a person is in that state of mind, no risk is taken by leaving him and God alone. They will work it out. A vision rushes before us of a host of God's people who flounder along in hobbles, fussing with apportionments as excuses, with percentages as delusions, with little calculations and evasions, with sophistries in reasoning and tricks of conscience, and really giving nothing with that free will, that exhilaration of cheerfulness, that exuberance of spontaneity which God loves. As a balloon, when its earth fastenings are cut, springs to the upper air, so we, if the multitude of toggles that

bind us down were cut, would spring upward into a joy of the sense of God which can never come to us so long as we cling to the toggles lest we might do a little more than the law requires or than we conceive to be our share. But all argument and invective fail here. Nothing but the joy of the Cross can cure us!

Do we realize that just here we meet the supreme solution of the problems of proportion? We may have seemed to ourselves to trifle with those problems, to accord a liberty that puts contempt on them or leaves confusion concerning them. If this effect has been produced, this is the place to correct it. Under the guidance of our principles we have reached the position that after we have equipped and provided ourselves for personal service, the remainder of our material prosperity must go beyond ourselves for the service through others of the same Lord whom we serve directly. The problem thence arising is that of the proper place to draw the line between these two claimants; and we have recognized the great danger that selfishness will lead us to place an undue part of the whole, all belonging equally to God, on the side of self-equipment, so called, slipping, consciously or unconsciously, into self-gratification or glorification. Spontaneity will save us when based where we have based it. It alone can save us. It will save us abundantly if only we have it abundantly. This may sound so simple that we will fail to hear the fulness of its voice and the

whole of its message. Therefore consider the philosophy of it.

If we can adequately heed the exhortation to have in us the same mind that was in Christ when, being rich, he became poor for our sakes, we will follow him in the same way. The poorer disciple, with the cheerfulness of spontaneity in imparting, will economize in the whole field of self-gratification in order that he may have something in reserve with which to express and satisfy his own love of giving. He will not expect a miracle to relieve him of the burden, but will joyfully accept and increase it, within righteous limits, just because his free will feels that it must find something to give. He will not cease curtailing his own selfishness while he criticizes the selfishness of the rich. He may pity the other and possibly condemn him, but he will not compete with him in the same bad way, knowing that the narrowness of the way (when measured by resources) does not touch the essence of the way in its selfishness which is the same in both of them. And what will the richer disciple do? Precisely the same thing and for precisely the same reason. His larger means will be his opportunity to gratify the mind of Christ in himself more largely, as measured in dollars and cents, than his poorer brother does, but not more largely in the celestial estimates. Standing on the same basis of totality they will reach the same height of efficiency. That is why God loves a cheerful giver, because his cheerful giving is the same as that

which moved God himself when he gave his Son for the saving of the world. This spontaneous giving, joyous when it is most costly, cheerful always, is the highest and finest expression of fellowship with God. God is love, and when a man is love as God is, with the love of God he will exercise God's love in him as it was manifested by God in the most perfect manifestation of it known to us.

Lest some may think that the demands of system and calculation militate against freedom and joy in giving, let this be added. Cheerfulness in giving, as elsewhere, is entirely harmonious with seriousness, calculating seriousness. Spontaneity is not spasm. It is the self-sourced and self-sustained expression of God in us, as equitable and balanced as it is energetic and bounding. The higher the quality of a mind, the more it finds its pleasure in thoughtfulness and most in the most strenuous. Cheerfulness and calculation may walk hand in hand along a continuous highway of rational holiness. The deepest joy is on the high places of intelligence and reflection. The soul that has come into tune with God by incorporating into its sympathies and will those truths which Christ brought from heaven, is thereby roused, inspired, and elevated into thinking like God's thinking, and in that kind of thinking the joy of the Lord abounds as it does not in any other.

(8) Symmetry. Let us not forget that we are thinking of the ideal in stewardship. This ideal, while never dissociated from the practical, is still

supremely spiritual. It lifts all its elements into the realm of spiritual character. We are operating above mathematics and morals, though not denying either nor ignoring it for necessary uses. If some things that we have said seem to have been left unfinished or to be impracticable, the explanation is that we are not on the plane of rules but of principles, and the application of these principles is naturally and necessarily flexible. Those who get a law, from Adam or Moses or themselves, cannot quite go at the problem in our way. This way terminates in bringing our principles together, in their flexibility of application and in the combination of them, as our definitions have outlined them, to produce at last a symmetrical spiritual character as far as that character is dependent on stewardship in material possessions, rooted in the New Testament principles, and operated consistently with them. Now we come to the climax in consideration of the individual at the goal of symmetry. We may conceive of it as the roofing of a building, or the unfolding of a flower, or as any other event embodying a climax reached through an orderly process.

We are dealing, then, with the problem of the divine quality in the disciple, and such symmetrical development as qualifies and equips him to do the will of God. In this sense perfection is the goal of every redeemed life and it is sure to reach the goal. God did not give himself in his Son for any patchwork of human character. Heaven has no crutches,

because it needs none. The work of the Holy Spirit turns out no defectives. God's design is to perfect all of his people, and his success in this is inevitable as his invincibility is resistless. He who has begun a good work in us will finish it. The defects, delinquencies, degradations of the most hopeless soul are opportunities for the divine workmanship. The essential nucleus is established in every one at his heavenly birth, and the structure proceeds through time certainly, and through eternity for all I know to the contrary. Manifestly, if these things are true, the perfect stewardship works perfection in symmetry of character for the steward, and as far as the process fails the result fails. Therefore the matchless importance of grounding stewardship in the New Testament principles and applying those principles consistently to the limit, to every limit, of the whole orbit of Christian devotion, which is as wide as the whole design of God on earth.

The principles are authoritative and changeless. The adjustment and combination of them are at the disposal of the individual in the exercise of his liberty and the recognition of his responsibility. How they are to be fitted into each other and builded all together into the best effects, both in the spiritual character and the promotion of the Lord's cause throughout the whole world, is the problem with which each steward must deal for himself. It does not, therefore, follow that two equally faithful stewards, in the same church, and with the same

resources, will make the same distribution in detail of their contributions, still less, perhaps, that two with differing resources will do so. One may be led by the Spirit to give precedence to home missions and the other to foreign. One may be induced by peculiar considerations, constitutional or other, to turn his attention more to a hospital and the other to a school. Circumstances may lead one to help a suffering neighbor with funds which the other would be led by a different set of circumstances to put into Bibles. Wisdom in general and some of our principles in particular seem to make it obligatory, other things being equal, for each to keep in view the world sweep of enterprise, no matter how limited his means may be. For thus only can he attend to symmetry in his own character.

If one says that this gives the disciples great liberty, the reply is: So it does, and well, for in the use of this liberty is found the finest edification of self in Christ. We can secure an inferior self-development by subjecting ourselves to fixed rules, brought in from anywhere or manufactured at home, can do this as the papist gets something out of his subjection to the rules of his hierarchy; but if we are to make the most of ourselves as the children and servants of God, we must take our liberty for all it is worth, under the New Testament principles, and use it loyally, intelligently, and constantly. The same is equally true for the best distribution of the means to the other ends in view for the kingdom of

Christ. If we are to hold in the best way, and finally in any way at all, to our doctrine of the Holy Spirit, we must hold to it as including the sovereign liberty of the Spirit. If we drift into that naturalism which subordinates Him to the priest, the pastor, the church, the committee, or any other, we shall all together reach the place where we shall make a botch of it. But if we honor the Spirit in every disciple, and if every disciple uses his liberty to honor the Spirit in himself, then will flow into the church and the kingdom that unanimity in variety which can come in no other way. The stewards and their stewardship will be developed constantly, under the divine hand and in the joy of God, into a symmetry, simultaneous and spontaneous, and mutually responsive and constructive.

(9) Equality. Equality opens the field of co-operation. This field has always presented itself, more or less, according to circumstances and conditions. But in the present it has expanded greatly in contrast with former times. Stewardship now properly discharged calls for a great vision of the world and the methods of applying the gospel to it, and therein giving oneself to it. Organization tempts to lumping resources and dumping responsibilities, but equally it opens opportunities for analyzing resources, in the light of varying necessities, and projecting oneself through a multitude of channels throughout the world, legitimately enlarging and sharpening the sense of responsibility. Many Chris-

tians, it may reasonably be feared, lose spiritually by a restriction of their practical interest to a few fields of cooperation or a single one. Especially in small churches, with abnormally large demands relative to resources, the members with not much to give at best, and hearing so many plaintive calls at home, are discouraged into seeing little or nothing beyond home. Great guilt may rest on many of those more able, because they blind the eyes and blur the outlook of the willing-hearted by failing to do more equitably their own part at home. The rich man does not miss his hundred dollars, but the ten poor men do miss their ten dollars, and their greatest loss is in the bondage of their souls to the narrow view. If the rich man would act worthy of his prosperity in local expenses, the poor would be released from the bondage laid on them by his shirking and be freed to send gladly their streams of helpfulness outward. This illustration of the principle of equality reversed can be found in real life almost anywhere.

How can burdens be fairly distributed among those working together for the Lord? This is a perplexing question under our principles as well as elsewhere. Perhaps it will never be answered with entire satisfaction to all in any combination. Inequalities seem to be inevitable always. No system of taxation escapes them and free will fails to secure a perfect result. Sometimes this latter produces a very imperfect result. It certainly does so wher-

ever some of the participants are deficient in knowledge or spirit, which means substantially everywhere.

All schemes that set up a uniform amount, or scale of percentages, are hostile to equality. The rich person glibly proposes, when a hundred dollars is needed at the Association, for instance, that one hundred give a dollar apiece. How easy! Yes, for him, but another may have to walk home if he does it, although he does not like to seem so small as to refuse or confess himself so destitute. Such proposals may be admissible within limits, provided that they do not make the willingness or the subserviency or the pride of the less able a hiding-place for the covetousness of the more able, or a source of discontent or jealousy in the less able. No doubt in some such situations the more prosperous may not be so covetous as others think him. Their thought may spring from the same fault in themselves for which they criticize their brethren, for covetousness is not confined to the wealthy. The better kind of wealthy steward has always been active, and the signs indicate that in the future he will be possibly more prominent and perfect than ever before. A great opportunity offers to him to show the mind of Christ. It now beckons and exhorts him to promote the cause of the Lord by using his greater resources to encourage his humbler brethren financially, by making good stewardship attractive to them. This he can do by setting a good example

modestly and by helping them over hard places with indirect assistance. A rich man may not be a vandal. He may be an angel of light and leading in paths of righteousness and pleasantness through the fields of stewardship.

Apportionment may work out approximately the right result, but no more at its best, like taxation. This is the second most serious objection to it, the first being its legalizing tendency, involving an assault on totality and spontaneity. The harmonious operation of equality and spontaneity, in the nature of the case, has a hard time in the present conditions. Possibly in church life the nearest approach to perfection was in a method employed by some Baptist churches in the country fifty or a hundred years ago. The officers of the church, intimate with the finances of all the members, were authorized to submit an annual budget for church support. This being presented in church meeting, each member had liberty to protest his assignment. One church pursued this plan year after year without a single protest. At last, however, a brother who had been assigned ten dollars, said that the officers were not fully acquainted with his situation and he thought that five dollars was as much as he ought to pay. Immediately a deacon rose and said, "I will give five dollars more." That was easy. Sometimes the solution is not so easy. It may depend on the deacon. The apportionment idea is no modern invention among Baptists, but it has never made much

progress until recently, and how far it will go this time waits to be seen. The conditions were never so favorable for it as now, both in securing money and—in suppressing spontaneity.

We can hardly leave this principle without a glance at the problem of church methods in securing money, with special relation to impression on the world and its reaction on the church as an evangelizing power. The difficulties in getting necessary means for church support and enterprises beyond develop strong pressure, ripening into serious temptation to lapse from principle in the financial field. But if the principles we have recognized for the individual are sound, they apply with equal force to the church, or any other association of Christians for the same purposes. Much has been said on this problem, some of it very earnest, strenuous, severe. Our churches have probably heeded these criticisms and admonitions, with the result of some improvement. But the sky is not yet clear. What light do the principles cast on this field?

Group our principles around Respectability. Churches should behave themselves respectably in the sight of the world and of God in their finances. What is the proper relation of a church of Christ to the world in respect to giving and receiving? Consult the Example. What did our Lord Jesus Christ give to the world? He gave the gospel of redemption and life eternal; he gave an adequate revelation of God's will for men up to the whole

measure of need in the present time; he gave a sinless life in which the will of the Father was central and supreme, so that no fault was found in him; he gave a service, incidental to his main mission on earth and tributary to it, of helpfulness in the temporal and minor needs of humanity. Just this, no more and no less, should his people do, collectively as well as individually. What did he receive from the world? What it gave to him voluntarily, whatever did not divert him from his mission or entangle him in the execution of it. Just that, no more and no less, should his church receive. He did not ask the world, the rulers, or the people, to give him anything. His church has no right to ask the world for anything applicable to its ease, aggrandizement, glorification. When it does so in the slightest degree it is no longer respectable. It may be exceedingly poor in this world's goods, environed with difficulties and overwhelmed with adversities, and yet be respectable. But when it asks anything of the world as a benefactor, it is in disgrace, deep disgrace. What it cannot secure through its own consecration on Christian principles, without seeking a cent from the world, it should omit from its plan. Too strong language here is impossible. The whole history of Christianity, in general and particular, brings a voluminous and uncompromising testimony. And when a church stoops a fraction of a barleycorn to get a favor from the world, whether in the individual, the society, or State, it stoops to its own

undoing as a spiritual power and an untarnished life. It should cut the pattern of its program to the cloth of its resources and take the consequences. It may not get an organ or a carpet or a cushion or any one of a hundred things that please the natural man, but it will get the indwelling of the Holy Spirit and life divine for itself and others. Through these it will get all else that it needs. Nowhere under the sun is the saying that the love of money is a root of all kinds of evil more true than in the financing of a church or any other Christian organization or enterprise.

This writing would become disproportionate here if it should go into details touching fairs, feeds, fantastics, and frivolity, devised to coddle or drub the worldly into trading with it on extortionate terms, and despising it then and thereafter, or what may be worse, strengthening themselves in self-righteousness with the assurance that they have placated God by condescending to flip a farthing into his treasury. The claim is sometimes made that these methods can be so used as to promote the spiritual life and win men to Christ. That is not denied as an abstract proposition or an occasional possibility, for some of them. It is conceivably true. But it is demonstrably true that in any large view it never has worked that way. Proof has been marshaled again and again that such methods usually cost more than they come to financially, and lose more spiritually than any financial gain could justify.

When socially respectable people sell to the poor their old clothes, which they would be ashamed to sell to any one for their own income, and in the interest of the income of Him whose are the cattle on a thousand hills, they proclaim themselves to be more respectable than the Most High. Every church is under the most strenuous responsibility to avoid every method of securing funds which may seem to reputable people beneath the highest standards of integrity and dignity ; and equally to use only those methods that are respectable according to Christ as indicated in those principles which he has announced in the New Testament. The only way of life for a church is to give the gospel to the world, and other things in strict subserviency to this service ; and to ask nothing from the world but repentance toward God, faith in the Lord Jesus Christ, and obedience to him. When it goes beyond that it goes into the mist and the mire.

NOTES

¹ For explanation of the change from "Association" to "Continental" in the title of this fund we go back to 1771. In that year, after the associational fund had been accumulating for several years, with a consequently augmenting income for missionary uses, the experiment was inaugurated of a general missionary or evangelist, with a rather roving commission, who actually went on extended tours. This action lifted the missionary operations to a wider outlook. The probability seems to be that this more distinguished missionary came to be called "Continental," in contrast with the more local missionaries, and the fund was thought of and talked of under that title; so that in 1778 Continental supplanted Association without explanation, being understood by all those interested in it. Prior to this date the records show no fund in the Association except this one and the "Hubbs," which was educational. These two in this year were kept separate, as they always had been. If, then, "Continental" referred to a third fund, amount about six hundred dollars, it now appeared in the records for the first time, with no indication of where it came from; and the "Association" fund disappeared from the records, where it had been annually appearing, without explanation at this time or any other. Therefore the statement that it was put in the Continental Fund seems to make it almost necessary to understand that Continental and Associational were two names for the same thing. What should have been said was that "Continental" was substituted for "Association" as the name of this fund. If this explanation is not satisfactory to the critic, he is at liberty to find a better.

² In our run through the Philadelphia Association a few marks of progress have been picked up which may be set down here to entertain our curiosity, if not to instruct our understanding and illuminate our outlook. Possibly some of these may not be strictly accurate as first things, but they are presumably so and certainly not much in error.

The word "money" appeared first in the records in 1765. Provision was made for printing an edition of the Confession of Faith, "the churches to send money for the number they want before the first of December."

The first collection at the Association was in 1772. A deficit appeared in the fund for Morgan Edwards on his "continental" tour, thirty dollars, which was "made up by the brethren present." Whether the "hat was passed" in the meeting is not certain, but by some method those present provided the money.

The first formal financial tables came in 1767. Statements of items had been made earlier, but in this year two tables, one for the Association fund and the other for the Konoloway, appeared. Such tables wholly disappeared from 1775 to 1790, the first of these years having four and the last one. Thence on throughout the century their showing is very defective, and not till after the opening of the nineteenth century did they get fairly well back toward the respectability which characterized them prior to the war for independence.

Apportionment was tried in 1774 in the effort for Rhode Island College. What success was attained is not stated except in the case of New York, which is credited with having "raised above what was proposed." The statement has been made, and may be correct, that every member was asked for "six pence sterling."

The word "stewardship" first presents itself in 1776, but its application was to reading the Scriptures, prayer, attending worship, and maintaining discipline, not at all to property. Its use in finance did not come till 1800, when the churches were urged, "as stewards of God," "to maintain a fund for the assistance of such ministers as may be called to supply destitute churches, or otherwise publish the gospel in their connection"—local home missions.

In 1784 is noted the first instance of compensation for service. The brother who had attended to the rebinding of the Association's books was allowed part of a small surplus from the funds raised for that purpose. Possibly something of this nature occurred for the benefit of the numerous preachers who traversed the wilderness, but no clear case of it appears, and it is certain that usually such messengers received only their expenses, happy if they got that much. The various funds for missionaries were only expense funds; they carried no compensation for the work.

The Association was ninety years old when, in 1797, it was incorporated, and thus legally authorized to manage property.

In 1800 was first "recommended to our churches" that money be gathered in connection with their preaching meetings, after the sermon in the interest of ministerial education.

In 1802 is the first instance of the practice long in debate among us and still alive. The delegates engaged for themselves and their churches to pay two dollars for each church. The beneficiary of this fund was the enterprise then operating for the collection and preservation of historical materials. The form of this action, "on the part of themselves and the churches they represent," seems to indicate their understanding that the churches were pledged conditionally, subject to their own consent, and the individuals absolutely.

In 1809 it first appears that the Association collected money for the printing of the Minutes. Presumably the habit still generally prevalent had been so from the first, to let the documents pay their own way by sales to the churches, informally understood and operated.

³ Since the statement in the text which this note refers to was written, an editorial in one of our best Baptist papers appeared. It presented systematic giving effectively, but closed with these words, "And this means tithing." The prevalence and persistence of this assumption and confusion is extraordinary, and suggests questions touching the reason or sincerity of their authors which will not be expressed here.

⁴ The one seeming exception to this is in Matthew 23 : 1-12. But it is only seeming. Consider it closely. Jesus addressed "the multitude and the disciples." Under this introduction only two things are said. The first of these (2-7) was appropriate to the multitude as Jews; the second (8-12) was appropriate only to the disciples as such. The introduction, in the light of what follows it, connects the first thing said with the multitude, and the second with his disciples. If this distinction is not intended in the introduction's separation of the hearers into two classes, I see no reason for it. In fact a reason against it, for then it is not only superfluous, but confusing and misleading. Following the two things forecast by the introduction, is a third addressed to "scribes and Pharisees," as

clearly specific to them as the two preceding features are to the two classes indicated. If the analysis of the application in the introduction had covered the three, then "scribes and Pharisees" would have followed "disciples" immediately. Or, more clearly, the multitude would have been placed where it is, the disciples immediately before verse 8, and the scribes and Pharisees where they are.

⁵ A rich man once said, "Tithing makes me stingy." His meaning as explained by the reporter of his remark, Dr. A. S. Hobart, was this: "His idea was that if he made a sort of agreement to pay ten per cent, he would be doing business and pay all he agreed. And when a good cause came to him he would be subtly influenced by the thought, 'I have used up my tenth,' and say No."

In the same vein is an instance observed by myself. A pastor of a good Baptist church in one of our largest cities—a comparatively young man, without very heavy expenses, and receiving an income of more than two thousand five hundred dollars annually, with excellent prospects of continued financial sufficiency, who was then, as he has continued to be, highly esteemed as a spiritual leader—spoke in my hearing to two assemblies within a few weeks of each other. His first address was to a congregation of young people, largely wage-earners in factories. Emphatically and uncompromisingly he pressed on them the duty under God's law of giving at least one-tenth of their earnings. A few weeks later, in a mission meeting, where a fund to meet an emergency was being raised by small contributions, he rose and said quite complacently, in manner at least, "I am in full sympathy with this effort and would like to contribute, but my tithe is all appropriated." If these things are done in the green tree, what should we expect in the dry?

And the attention of the tithists, who hold that the tithe is a debt that must be paid before one can give at all, is respectfully called to the fact that that reputable minister, with money in his pocket, was deliberately debarring himself from the blessing of the giver, being content with paying his debt. And as to those factory girls, after they had paid the debt, what would they have left with which to bless themselves in the experience of giving if, indeed, they could pay the debt without wronging themselves? The writer restrains himself from writing some things that he thinks just here lest he might seem to be too severe.

⁶ The "Missionary Magazine" of December, 1846, presents three "Important Considerations," applicable to missionary collections, the third of which is vigorous enough to pass along: "Systematic effort to obtain from every member an annual contribution. This should be done, not by presenting the contribution box, where covetousness can hide its four pence, but by the personal application of suitable collectors, who shall call upon the members individually. . . The author of mischief must have invented the contribution box. It is an instrument of self-deception, a snare to weak consciences, a lurking-place of baptized penuriousness, and has been the occasion of immense damage to the churches. Why should it be used for the collection of funds for the support of Christ's kingdom any more than for the support of the republic? . . . In other relations we recognize indebtedness and pay accordingly; but Him who loved us and gave himself for us we put off with a handful of the smallest coins in our currency, secretly deposited by those who have contrived to give as little as possible." The "contribution box" intended in these words is much different from that which gathers the duplex envelopes of systematic contributors, but that ancient kind is still among us.

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